This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.

+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.

+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.

+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

KF16314
NEDL TRANSFER
HN 5JRP U

THE CHARITY VISITOR

A HANDBOOK FOR BEGINNERS

BY
AMELIA SEARS

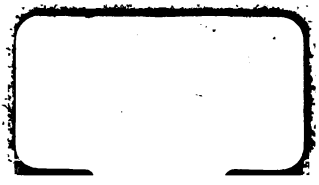
THIRD EDITION

CHICAGO SCHOOL OF CIVICS AND PHILANTHROPY

THE CHICAGO SCHOOL OF CIVICS AND PHILANTHROPY

A professional
training school
for civic and
social workers

For Yearbook, apply to
THE DEAN
2559 South Michigan Avenue, Chicago



THE CHARITY VISITOR

A HANDBOOK FOR BEGINNERS

BY

AMELIA SEARS

CIVIC DIRECTOR, WOMAN'S CITY CLUB, CHICAGO; FORMER DISTRICT SUPERINTENDENT, UNITED CHARITIES OF CHICAGO

Third Edition with a Chapter on

ESTIMATING A FAMILY BUDGET

BY

FLORENCE NESBITT

INSTRUCTOR IN INSTITUTES, CENTRAL DIVISION, AMERICAN RED CROSS; FORMER FIELD SUPERVISOR, AID TO MOTHERS DEPARTMENT, JUVENILE COURT OF COOK COUNTY

PRICE SIXTY CENTS

PUBLISHED BY

CHICAGO SCHOOL OF CIVICS AND PHILANTHROPY

1918

KF163314

COPYRIGHT, 1913, 1917, 1918, BY
CHICAGO SCHOOL OF CIVICS AND PHILANTHROPY

84
The Hildmann Printing Company
722-732 Sherman Street, Chicago

PREFACE TO SECOND EDITION

When the first edition of *The Charity Visitor* was exhausted, the demand for copies continued and it was felt advisable to issue a second edition. The fundamental change in the second edition is the addition of the comprehensive statement by Miss Nesbitt on "Estimating a Family Budget."

The kindness of Mr. William D. Allen, long a friend of constructive social work, has made possible the publication of this second edition.

April 6, 1917. AMELIA SEARS

PREFACE TO FIRST EDITION

This pamphlet is based on the verbal and written instructions relative to the technique of investigation which for years have been current in the offices of the United Charities of Chicago and which are elaborated and assembled here, at the friendly suggestion of the directors of the Chicago School of Civics and Philanthropy, primarily for the use of students.

The writer claims no originality in the formulation of these methods, which are common to the whole field of social work and which have been worked out in Chicago by many people, first among whom should be mentioned Mr. Ernest P. Bicknell, the wise founder of the charity organization movement in Chicago; Mr. Sherman C. Kingsley, Mr. James Mullenbach, and Mr. Eugene T. Lies, successive superintendents of the United Charities; and also Mr. Francis H. McLean, Miss Margaret Bergen, and Mrs. Katharine M. Briggs, who, as general district superintendents, have put great effort into building up the district organization.

In the actual work of preparation, special acknowledgments should be made to Miss Caroline Bedford, now of the Russell Sage Foundation, many of whose unofficial instructions to visitors are incorporated verbatim; and to the workers of Lower North and West Side Districts, who, untiring in their work, self-sacrificing in their spirit, and indefatigable in seeking ways to serve the broken and forlorn souls who were their charges, unconsciously stimulated this effort and consciously criticised it as it progressed, with good humor, with the acumen born of daily experience, and with the indulgence of one co-worker with another.

On behalf of the directors of the Department of Social Investigation, I am asked to express our joint appreciation of the publication fund which has been generously furnished by Mrs. Emmons Blaine and which has made it possible for the School to venture the publication of this pamphlet.

AMELIA SEARS

FOREWORD TO FIRST EDITION

The professional visitor or apprentice will have henceforth the help of an experienced guide, of a woman who combines tact, sympathy, intelligence, unwearied devotion and a vision of a better social order where few or none will be compelled to be "familiar with the bread by which men die." These directions have been tested by numerous social workers and they are clearly stated in logical order. Fortunately many volunteer visitors are coming to our help, and they would do well to ponder these weighty suggestions and to read the publications recommended as a preparation for a task that seems easy only to the tyro. It is a pity to grope aimlessly where heartstrings are sensitive and to wound those one sincerely seeks to aid and to comfort. All "good fellows" may here find directions by one who knows.

There are critics of case records who imagine they have said something when they mock at "red tape." People who sneer at bookkeeping swell the ranks of bankrupts. Business men and physicians know well that accounts are indispensable.

Long experience in charity makes us all impatient to see the day when charitable relief, with all its humiliations and harrowing uncertainties, will be no longer needed, when a fairer distribution of income, a complete system of social hygiene, education and insurance will reduce dependence to a vanishing point; and the hope of promoting that purpose is the chief inspiration of contemporary charity. We know that these tragic case records and the statistics which are gathered from them must quicken the public conscience and lead to nobler methods. Meantime, in spite of cheap and ill-advised jeers at means of relief which are confessedly only mitigation and not final cure, we cannot refuse to help diminish distress so far as possible. Talk of Utopias in some future state, here or hereafter, comes with poor grace from those who totally neglect the miserable victims of personal fault and of social misrule. It is not fair to say that all charity is mere opium taken to relieve the remorse of willing exploiters. As Miss Sears well says, the direct use of these pathetic histories is to improve our methods of immediate relief, but our ultimate and larger purpose is to "accumulate data concerning poverty, disease, social exploitation and industrial abuse—data that may prove effective in securing a wider knowledge and hence the amelioration of the conditions, social, industrial and economic, that produce dependency."

It is well to remind ourselves in this connection that our district committees represent only an elementary stage of development. We are moving toward the German method, according

to which no case is decided without the vote of all the visitors of the district. No serious plan is determined by any individual and the decisions are revised every fortnight in order to adapt the treatment to changing conditions. Our salaried agents should measure their success by the degree in which they secure the effective co-operation of volunteers; and competent committees will not persist unless they realize that full responsibility is laid upon them for their votes and that their votes are respected. Salaried agents occasionally, especially the young and inexperienced, incline to underestimate the value of the judgment of men and women who have learned much of human nature by contact with the world, even if they have not read books and heard lectures on "scientific charity." Nor should we forget that persons who themselves have felt the pinch of narrow and uncertain income, if intelligent and sensible, often make good committee members. The German district committees are often far more democratic than ours in this respect, and we shall do well to take a hint from them, and invite smiths, carpenters and butchers to sit with lawyers, insurance men and physicians in the councils. The patronizing "Lady Bountiful" motive may well be dropped from our circles of workers, and wage-earners be cordially invited to help decide our problems of life and death. The interchange of ideas will do all parties good, and lead to profound improvements in all social affairs.

CHARLES RICHMOND HENDERSON

The University of Chicago,
August, 1913

CONTENTS

CHAPTER		PAGE
I.	The Initial Visit	1
II.	Information to be Assembled	8
III.	Record-Making	39
IV.	Estimating a Family Budget	50
APPENDICES		
	A—E to Chapter IV	61
INDEX		69-70
CASE-RECORD FORMS		71

CHAPTER I

THE INITIAL VISIT

I. APPLICATION

The initial application of an individual for material assistance is a moment of significance to him and of opportunity to the worker considering his requests. Upon the kindliness and the wisdom with which he is received may depend the rehabilitation not only of the individual but also of his family.

A large proportion of those who apply for aid have already been helped by other organizations. Therefore, no matter from what source or in what manner an application comes, it is imperative for the worker who receives it to search existing files to ascertain what previously gathered information is available.

Through social service exchanges, existing records are becoming increasingly available. Once the previous experience of her own society or of some other agency is in the hands of the worker, she begins her initial interview with the individual, equipped with several points of contact and possibly relieved of the necessity of securing what is known as "face-card information." This securing of preliminary information from the records of other societies' experience is analogous to becoming familiar with the literature on a subject before beginning original research. Let us concede, therefore, that, before entering upon any extended interview at the office or in the home, the worker in many instances has assembled some little information concerning the individual or family to be interviewed. Some of this information has been gleaned from the source, of which more will be said later; some from records of the society's previous acquaintance with the family; and some from other charitable or correctional agencies.

II. THE CHARACTER OF THE NEIGHBORHOOD

As the visitor for any charitable or correctional society approaches the home upon her first visit to a family, she should be alert to observe the characteristics of the neighborhood. Is it a wholesome workingman's district, where, in spite of overcrowding, the streets are paved and moderately well cleaned, the alleys endurable, and the houses in repair? Is it an exceptionally prosperous neighborhood where poverty is not to be expected? Is it an outlying district of detached houses with light and space around them? Is there a park, a playground, or a settlement near? Or is it a rooming-house area, the most demoralized and the most American of any neighborhood in

which dependent families live? Are the streets and the alleys dirty and neglected; and the houses, built originally for one family and ill adapted to their present use, dilapidated and gradually disintegrating? If it is a rooming-house neighborhood, is it, as is frequently the case, also a district where vice is prevalent and the moral as well as the physical aspect unwholesome? Are there degraded and demoralized men and women in evidence? Are there many saloons in the block in which the house sought is located?

III. THE ASPECT OF THE YARD AND THE BUILDING

As the visitor searches for the family, she should observe the approach to the portion of the house in which they live. Is it through a long, dark cellar passageway? Is it up interminable stairs? Is it through an alley? Is it through the aperture between two houses—wet and dark and ill smelling? Is it through a saloon or close to a stable?

Other things are to be observed before the visitor enters the house. Is the yard filled with filth and rubbish, and is manure stacked in the alley? Are cows, horses, or goats kept on these or neighboring premises? Is the toilet in the yard and is it locked? Is it properly connected with the sewer, or is it one of the many privy vaults still in use throughout the city?

Even as the visitor stands on the doorstep, ready to knock, there is opportunity for observation. Are the windows accessible from the ground and should they be protected by gratings? Are they screened? Is the hallway or porch or stoop clean and orderly, or is there evidence of waste? Are ashes and garbage scattered round; and has dirt been allowed to collect on the doorstep or stairway? Is there any obscene writing about?

IV. THE APPROACH TO THE FAMILY

The procedure of the visitor on being admitted to the house depends entirely on what members of the family are at home. If the children are there alone, no questioning is permissible, for the work in hand is too significant and too far-reaching to risk failure through dependence on children; furthermore, the dignity of an experienced visitor does not permit of questioning children, even if her sense of fitness does not revolt at the idea of involving children in the harassing details. If, however, adult members of the family are present, arrangements can be made for satisfactory privacy. If there are any neighbors present, the visitor should wait until they see fit to go; the applicant will usually suggest that they do so. It is well to be introduced to the neighbors, but never to carry on an interview before them.

V. THE INTERVIEW WHEN EXTRAORDINARY CONDITIONS EXIST

If there is sickness or death or calamity in a household, all ordinary attempts at an initial interview must be abandoned, and merely enough information secured to indicate the present need and how to meet it. If there is acute illness, the visitor is concerned in finding out whether a doctor or a nurse is in attendance. If there is death, the questions must concern the funeral arrangements and the payment of the death-benefit. In the case of a calamity, such as fire, or accident, or the disappearance or arrest of some member of the family, the emergency must be met by emergency measures; the present need must be discovered and mitigated, while all inquiries and plans are held in abeyance.

VI. THE INTERVIEW WHEN ORDINARY CONDITIONS EXIST

If, on the other hand, the conditions are more or less normal, the visitor may proceed toward securing as much information as is compatible with the comfort and the best interests of the family.

While at the home, it is well to see all the rooms, in order to ascertain whether there are any dark rooms that are in violation of the health ordinance and whether the sleeping arrangements of the family make for health and decency.

VII. THE VISITOR'S MENTAL ATTITUDE

The ideal attitude of the visitor is that of being in turn a representative of the various remedial agencies, and of bringing to the family the services of each as they are needed. Thus as the visitor approaches the neighborhood in which the applicant lives, she is in turn a representative of the garbage inspector, and of the street-cleaning department. Later as she views the exterior of the applicant's house, she becomes a representative of the Building Department and of the Bureau of Sanitation of the Department of Health. Carrying the same attitude from the physical aspect to the moral, she becomes in any undesirable neighborhood a representative of the Juvenile Protective Association or of the Juvenile Court. No well-informed and intelligent person can talk with the father or the mother of a family in any industrial neighborhood without hearing of a distressing need for some of these organizations, the services of which, as a matter of fact, may be available for the family. The need ranges anywhere from the necessity for the enforcement of the Workmen's Compensation Act in order that the father may receive justice in the case of an industrial acci-

dent, to the need of an Infant Welfare nurse to give advice concerning the proper nursing-care of the baby.

VIII. THE FAMILY INDIVIDUALIZED

The father.—The most significant member of the family, economically, is the father. If he is at home, the visitor should insist upon seeing him. No one is so deeply concerned with the economic situation, and no one should be more concerned with the physical and the spiritual well-being of the family. A new visitor too commonly makes the error of sitting by, slightly embarrassed, while the really significant factor in the situation effaces himself by taking his hat and saying that he is "stepping out to see a friend," thus implying that the family difficulties are far more the visitor's concern than his. If the father is a member of the household, the presence of a representative of a charitable society is due to one of two causes—the father either is physically or mentally incapacitated, or is handicapped by some defect of character or temperament. It is a fact that the workingman of average intelligence, character, health and thrift has sufficient resources in savings, credit or friends to supply his family's needs even in times of industrial depression resulting in long periods of unemployment. It is imperative that the visitor should ascertain which of these alternatives is the occasion for outside interference. If he proves to be ill or suffering from some physical or mental handicap, the visitor should not accept the man's diagnosis, but should secure his physician's statement or make arrangements for an immediate examination. All future work with him depends upon a thorough knowledge of his physical and mental condition. If the trouble is moral, and he drinks, beats his wife, abuses his children, or fails to provide for them, the diagnosis cannot so easily be secured. A beginning may be made, however, by obtaining his employment record, relatives' statements, and if she can be persuaded to speak frankly, his wife's opinion of the cause of the difficulty.

There is a tendency on the part of visitors, who necessarily do most of their work by day, to waste considerable time in trying to make plans for a family, without seeing the father. This failure to consult the father not only makes successful treatment unlikely, but it is also most disrespectful to him. No matter what reports may have been received of the father's intemperance or of his abuse of his family, he should be given a hearing before plans are made. Society holds him responsible for the support of his wife and family, and it is entirely possible that he has hopes and plans for them. Visitors must accept the slogan, "If there is a man in the family, we do business with him," and must not allow any difficulties, such as his being away from

home during the day, irregular in his habits, or "out most of the time," to interfere with his being seen promptly. Sometimes it takes determination to get an interview with him, as the mother may place obstacles in the way; and the man himself, while glad to get "anything that is coming," is not desirous of having a frank and business-like talk with a representative of a society that he considers "a place where the women go, but no place for a man." In such cases it may be necessary to visit the father at night or to seek him out at his place of employment or loafing-place—saloon or poolroom or whatever it may be.*

The mother.—Most frequently it is the mother who has made the appeal to the charitable society. As the visitor sits in the kitchen, the mother's mind is full of the request she has made; and if the visitor is wise, she allows her to rehearse her story, giving all the details she has anxiously planned to tell. This accomplished, the mother can give herself to the visit with a relieved mind.

Possibly the fundamental thing to be discussed is the children's father, and the mother's relations with him. Hidden somewhere in the story of the lives of both may possibly be the clue that will lead to the solution of their difficulties. If the father is dead, a difficult path lies before the mother, up to the time when the children reach maturity. If she is to be successful in bringing them up, she will doubtless require the aid of more than one helpful agency. If the husband has deserted, the problem is even more perplexing; for at any moment it may be necessary to deal with the man as well as the woman. The possibility remains that the mother and the father of the children have never been married. It is being gradually discovered that in a certain per cent of the homes in which the father shows indifference to his responsibilities, either by failure to support the family or by desertion, the couple have never been legally married. Without the discovery of this fact when it exists, it is hopeless to attempt to inspire in the man a sense of responsibility.

The mother's state of health is also very significant. Women living in poverty age distressingly young. The hard life, the unremitting work, the bearing of many children, the undue strain before and after confinement, the ill-regulated diet, the neglected illnesses, the lack of rest and of recuperation from year to year, the limited recreation and the unlimited anxiety, all tell upon the mother's health. Unfortunately, the wiser and more conscientious the mother is, the harder the life bears upon her. Usually it will be found that these mothers are ignoring serious

*As a solution of this difficulty the Juvenile Protective Association, the Juvenile Court, the Legal Aid Society and the Immigrants' Protective League of one city have established the custom of evening office hours.

conditions of health which should be given immediate attention. It is necessary for the visitor to guard against accepting the mother's standard of health and against permitting her to continue to work in spite of various ailments such as varicose veins, or with hands raw and bleeding from being constantly in water, simply because she thinks she is able to keep up.

This interview with the mother should also reveal something of her mental condition. Is she of average intelligence, and capable of directing satisfactorily her own life and the lives of her children? If she is an unmarried mother, is subnormality the cause of her misfortune? A conversation about her early home, her attendance at school, and her brothers and sisters, frequently aids in throwing light on her mental condition.

The children.—The interview is not complete until the mother has discussed each child in turn. What are the conditions under which the older ones work? Is there a future in their work? Is the mother satisfied with their progress? Are the children steady? Do they bring their "envelopes" home unopened? Have they recreation? Have they church connections? Is their health thoroughly good? Are they properly clothed or are they in danger of suffering from exposure? There are many tragedies of small messenger boys in worn shoes, or wagon boys in their "last winter flannels" and no overcoats, or shop girls shivering through the winter in light-weight suits.

The school children and the babies should be seen either at home or at school, and their small affairs given serious attention. This may offer an opportunity for insuring good vision, or acute hearing, or straight limbs, or well-balanced nervous systems, for the school children or the toddlers. No physical ailment of childhood is too insignificant to be given attention; and, with the medical resources at hand today, there is no excuse for allowing any child in any of the thousands of families who come under the observation of the charity organization society to grow up with any curable defect. The visitor herself can do little, but she can constitute herself the agent of all the child-helping societies. The successful visitor is susceptible to "the very small outcroppings of very big things," which are discoverable to one who has eyes to see and ears to hear and who is alert to prevent disease or, where it is too late for prevention, to inaugurate such curative measures as are possible.*

*The following books are invaluable in awakening workers to the needs and the handicaps of city children: Jane Addams, *The Spirit of Youth and the City Streets* (New York: Macmillan, 1909); S. P. Breckinridge and Edith Abbott, *The Delinquent Child and the Home* (New York: Charities Publication Committee, 1912); *The Child in the City, Chicago Child Welfare Papers*, edited by S. P. Breckinridge (Chicago School of Civics and Philanthropy, 1912); Edith Abbott and S. P. Breckinridge, *Truancy and Non Attendance in the Chicago Schools* (University of Chicago Press, 1917); Louise de K. Bowen, *Safeguards for City Youth at Work and at Play* (New York, Macmillan, 1914); also the Publications of the Juvenile Protective Association of Chicago.

If a friendly relationship has been established with the individual and if accurate information on which further inquiry may be based has been secured, the interview has been successful. Both of these results are important factors in the worker's further duties of (1) discovering what is wrong with the family and (2) discovering a means of remedying the evil. The inexperienced worker needs only a few minutes to discover to her own satisfaction what is wrong. In fact, she is often willing to accept the unfortunate's diagnosis of his trouble, and her mind rushes on to solutions. The experienced worker, however, while having visions of solutions, holds her mind to the real task in hand of discovering the fundamental difficulty. Like the physicians of long and successful experience, she has a certain routine of inquiry which her professional integrity demands that she follow before arriving at a decision.

The practice of experienced workers has been crystallized in the form of a record card* (see Appendix). This card provides for the tabulation of certain facts, common to all individuals or families applying for assistance, a knowledge of which is essential for the proper conduct of every case.

These facts as gathered fall naturally into the groups enumerated in the following chapter.

---

*Permission to print the two case-record forms given in the Appendix has been courteously granted by the Russell Sage Foundation. Although these forms were not devised or especially recommended by the Foundation, but by a committee of charity organization society secretaries some seven years ago, they are published by the Foundation and may be bought from it in quantities at cost.

CHAPTER II

INFORMATION TO BE ASSEMBLED

I. IDENTIFYING MATERIAL

It seems a simple matter to secure a person's name and address. However, in dealing with people, many of whom are foreigners, some of whom are illiterate, and a few of whom are impostors, it is necessary to be accurate in recording various names or various spellings of names under which they may appear.

Such variations in name are known as **cross references.** Cross references naturally subdivide into (1) aliases, (2) other names needed for identification.

Aliases.—An alias is a name used deliberately for a fraudulent purpose. We meet with the use of an alias almost exclusively in begging families. It is interesting that as a rule a begging person uses only one or two or possibly three aliases. Thus, Mrs. ———, a famous begging case reported to the office twenty times during a period of three months, used only three aliases during that entire time of very active work. It is also characteristic of beggars in general that, even when they use several aliases, they are likely to adhere to one story or to recognizable variations of it.

Other names needed for identification.—Under the heading "Other names needed for identification" appear many variations of the name used with no intent at fraud. Some of these are:

1. Various spellings of the name.
2. English translations, such as: Koch—Cook; Buongiorno —Goodmorning.
3. Shop name used by the man.
4. Woman's name by prior marriage.
5. Woman's maiden name, especially in the case of an Italian family, as the children are frequently known by that.
6. Change in given name in an Italian family. If a child dies, his name is sometimes given to the next younger brother or sister. Thus, if Louis dies, his sister, a year younger, may relinquish her name and become Louise.

Relatives who are cases.—In some cities the charity organization society "clears"* all the relatives on all cases. There is

*"To clear" is the technical term for consulting the social service registration bureau or confidential exchange to ascertain if the case is known to any other social agency in the community.

a growing tendency to do this, at least on such cases as promise to be really significant. Such clearing has the double value of determining if any information exists at present concerning any branch of the family, and of providing that any member of the family applying in the future will be recognized as connected with a family already known, thus automatically expediting future work.

II. PRESENT AND PREVIOUS ADDRESSES

In addition to the address of the house it is necessary for agencies in large cities to record the part of the house, as first floor, front, etc., the number of rooms occupied, the rent paid and length of time family have lived there, and also the landlord's name and address.

Previous Residence

While emphasis is placed on the securing of the previous address, the value is not in the knowledge of the actual house formerly occupied, but in the information that may be secured from former neighbors. With regard to the visiting of neighbors, two rules may be formulated: first, never visit present neighbors;,second, always visit neighbors at previous addresses. Of necessity there are exceptions which will develop in individual cases, but these rules may stand. A visit to a present neighbor occasions too great humiliation to the applicant; the fear of if often deters the shrinking, truly needy family from making application.

The former neighbors, on the other hand, are relieved from any embarrassment caused by the presence of the applicant, and if the family is a genuine sort, no harm is done by obtaining their statements. If, on the contrary, the family lived irregularly, the former neighbors are likely to be decidedly emphatic and detailed in their statements and to throw unexpected light upon the conditions prevailing in the family.

The previous residences should be recorded and the neighbors visited, for a period covering at least from three to five years; in all cases a much longer period is advisable if possible. The more frequently the family has moved, the greater is the necessity for interviewing responsible people in each neighborhood, since the constantly shifting family is certainly in need of some kind of assistance.

The mere history of the change, showing the neighborhood and rent, is in itself enlightening, and may corroborate statements concerning changed circumstances. Furthermore, the fact of a change of residence, particularly when the change is from one

section of the city to another or from one city to another city, suggests some reason for the change that is often a salient factor in the case.

If the previous residence was in another city, it is imperative to have the neighborhood visited by the charity organization society in that town, as definite changes of residence are actuated by some significant fact in the family circumstances.

Landlord

It is necessary to obtain the name and the address of the landlord for the following reasons:

1. He or his agent who collects the rent is a fairly reliable source of information.
2. The necessity may arise of paying the rent to him.
3. There may be insanitary conditions to report to the Department of Health.
4. A knowledge of the name and the address of the landlord eliminates the possibility of the applicant himself being the owner; and, if the owner is a near relative, leads to the discovery of that fact.
5. In case the landlord is instituting eviction proceedings, it is convenient to have at hand his name and his address.

The Rooming-House Family

In this connection it seems advisable to discuss the types of families found in the furnished rooming-house district. As a rule, these are either American families or families from Canada or from the British Isles.

By a rooming-house family is meant a family living in one room, possessing no household goods of their own and paying by the week for the use of the room and its meager furnishings. It is conceivable that a reliable family might live in this way for a short time, but our problem is with families who are organized on this insecure basis.

This method of living is at once insanitary and extravagant. All household processes of eating, sleeping and washing are carried on in the one room. Lack of storage space and of proper facilities not only makes impracticable any baking day or wash day, but also renders impossible well-organized housekeeping.

Often the families have good earning capacity, even at the time of application. In general, they are disintegrating families, who at one time possessed their own household effects and were established in a workingman's neighborhood. There is usually some demoralizing element in the family—moral, mental, phys-

ical or temperamental. Sometimes drink, sometimes tramp-instinct, sometimes licentiousness has disrupted the family, if it has ever been a true family of husband and wife and children, for often under these conditions illicit relationships exist. Here are found:

1. Mismatched unmarried couples who have lived together for years. An example is the case of a man of seventy living with a feeble-minded woman of twenty-three who bore him two children.
2. Unmarried mothers supported precariously by the irregular visits of the child's father. In some instances these unmarried mothers have borne three or four children.
3. Tramp families temporarily stranded in the city and determined to get transportation from someone.
4. Professional begging families. One case is that of a woman who was traveling the country with three crippled and deformed children, not one of whom was her own, and all of whom she used for purposes of exploitation.
5. Married couples with children, deteriorating through the drunkenness of the man or sometimes of the woman.
6. Married couples with children, deteriorating through the illness, insanity, feeble-mindedness or epilepsy of the man or of the woman.

The flotsam and jetsam of the entire city is day by day migrating to the furnished rooming-house area. The demoralizing elements that originally reduced the family continue with redoubled energy in these rooming-house neighborhoods, where houses used for dwellings are next to houses of assignation or prostitution, where prostitutes frequently live in the same house with families with children, and drunkenness and licentiousness are ever present.

The Aid to Mothers Department of the Juvenile Court of Cook County, Illinois, wisely refuses to pension families living in furnished rooms.

Physical Surroundings of the Home

Method of recording.—Each record should show a report on sanitary conditions. If the conditions are good or excellent, say so; if unsatisfactory, unless the condition is such that it is possible to remedy the evil immediately, indicate the trouble by a brief description, such as "damp," "dark," "filthy yard or alley," "bad plumbing," or "cellar." Avoid writing "poor," as it is so general a term that it conveys no idea whatever of the condition.

Responsibility of visitor.—All cases in which an entry of unsatisfactory conditions is made, except in those where it is

apparent that while the condition is unsatisfactory, it is not actionable, should be reported at once, by a letter giving the name and the address of the landlord, to the Department of Health. There is a tendency on the part of visitors to fail to realize that many of the wretched housing conditions that they see are not inevitable but may be remedied. Overflowing garbage pails, filthy yards and stairways, leaking sinks and toilets, ill-smelling areas and dilapidated buildings, all may be remedied in part, and no visitor is justified in ignoring them or in failing to report them to the Department of Health. The report should be based on personal observation not on hearsay; if the applicant complains of the toilet, the toilet should be examined, and the fact of its failure to flush, its filthiness or poor ventilation determined. Furthermore, when a family is moved out of an objectionable tenement, the visitor fails in her duty if she does not report that tenement to the Health Department. Little is accomplished if one family is moved into more sanitary quarters, only to leave the old home to be occupied by some family that has not the advantage of being under the observation of the charity organization society.*

A few extracts from the Chicago Sanitary Code may prove useful in indicating what types of condition are actionable:

Section 1417. The roof of every home shall be kept in good repair and so as not to leak, and all rain water shall be so drained or conveyed therefrom as to prevent its dripping on the ground or causing dampness in the walls, yard or areas.

Sec. 1422. In every tenement house over two stories high, a proper light shall be kept burning in the public hallways near the stairs, upon the entrance floor, and the floor above the entrance floor, every night during the year, from sunset to sunrise.

Sec. 432. A basement is a story partly but not more than one-half below the level of the street-grade; a cellar is more than one-half below the street-grade.

Sec. 448. In every new tenement house every habitable room shall have a window or windows with an area equal to at least one-tenth of the floor area and opening onto a street, yard or court.

Sec. 1851. Where water-closets or other plumbing features are placed under a sidewalk, street, alley, or other like place, adjoining and opening into the basement of any building, each fixture so placed shall be ventilated in the same manner as is provided for other plumbing fixtures in this chapter, and the water-closet compartments shall be adequately lighted and ventilated.

Sec. 1004. No person is permitted to allow manure to accumulate near any premises used for residential purposes.

Frequently piles of garbage are to be found at the rear of tenements. This is contrary to Sec. 1386, which states that every

*See series of articles on The Housing Problem in Chicago, published by Chicago School of Civics and Philanthropy.

tenement house or lodging-house shall have proper and suitable conveniences or receptacles for receiving garbage and other refuse matter.

Occasionally a horse is discovered stabled in the basement of a tenement. This is also contrary to Sec. 1386, which states that no horses, cows, sheep or goats shall be kept in any tenement house.

III. SOCIAL STATE

Absolute accuracy is imperative in securing facts concerning the marital state. This is essential because of the various court actions, grants of pensions, inheritance, or possibilities of holding relatives responsible, all of which are dependent upon whether or not a marriage was consummated. The value of recording social state is in direct ratio with its verification. A large mass of misinformation exists today in records on this one subject.

Both date and place should be noted accurately. The name of the priest, clergyman or judge who performed the ceremony is of less importance, although often illuminating. A Roman Catholic couple, for instance, who were married by a non-Catholic clergyman or who had a civil marriage usually had some reason for their departure from custom, which it would be well for the visitor to know.

During the last five years, social agencies have been discovering that a certain percentage of the couples with which they deal are unmarried, and two new classifications have come into use. "Unmarried couple" is used to designate a man and woman living together as married, and "unmarried mother" is used to indicate the single woman who has borne one or more children.

For convenience the following abbreviations are used to indicate the social state of individuals.

M. C. .....Married couple.
Wid. .....Widow.
Widr. .....Widower.
Des. .....Deserted Wife.
Div. .....Divorced.
Sep. .....Separated. May apply to either a man or a woman, but is generally used of a woman living apart from her husband, but not legally divorced. A woman who has secured separate maintenance or who has left her husband voluntarily is listed here.

U. C. .....Unmarried couple—to be used only where a man and a woman acknowledge that they are living together illicitly, or where repeated efforts fail to verify their statement of time and place of marriage.

U. M. .....Unmarried mother—to be used as unmarried couple is, with all benefit of the doubt given to the woman.

S. W. .....Single woman.

S. M. T.....Single man transient—a man, homeless in the sense of having no family, living in a lodging-house.

S. M. R.....Single man resident—to be used when a man is living in the district with some degree of permanency.

Ch. .....Child.

Verification of marriage—when necessary.—On the accuracy with which information as to the time and the place of marriage has been secured depends the possibility of verifying the marriage. It is not the custom to verify all marriages, but there are certain types of cases, listed below, in which marriage should always be verified:

1. A rooming-house family.
2. A deserted woman case.
3. A case in which the father recognizes no responsibility for the support of the family.
4. A young couple applying for the first time.
5. A case in which there is great discrepancy in man's and woman's age.
6. A case in which there is variance of religious faith.
7. A case in which there is variance of nationality.

The irregular and unsubstantial method of living of a rooming-house family suggests possibilities of instability in the matter of marriage; a certain proportion are usually found to be unmarried couples. It is advisable also to verify marriage in all cases of desertion and non-support; occasionally it is found that the man's laxity is due in part to a sense of irresponsibility, resulting from the illegal relationship and the belief that the children's mother has no legal hold on him.

The discovery that a couple is unmarried leads frequently to a truer knowledge of the character of the man and woman; it sometimes reveals the fact that they are using aliases; and occasionally it brings to light a statement of a previous marriage as a reason for not legalizing this one. Furthermore, it puts into the hands of the society a legal weapon to be used in securing proper care and protection for the children.

Process of verification.—To verify a marriage, write to the county clerk of the county in which the couple say they were married, giving the full name of both man and woman, the woman's maiden name, and the date and the place of marriage given by the couple.

IV. DATE OF BIRTH

The exact date of birth—month, day and year—is of great importance with minors. After majority is reached, the year is sufficient, except in special instances; for it does not seem advisable to subject all adults to the unnecessary question of exact age, unless for a purpose in which they themselves are interested, such as admission to an old people's home or the securing of a pension.

The exact date of birth is a strong weapon in the defense of a child from exploitation. Nominally, the date of birth is a matter of public record; actually, in this country, it is not. It is easier to secure an official statement of the date of birth of an immigrant child than of an American-born child. In the case of an immigrant child, it is merely necessary to write, in the official language of the country, to the mayor of the town from which the immigrants came, in order to secure a prompt and authentic statement of the date of birth.

The manifest sheets at the port of entry of an immigrant family record the ages of the children as declared by the parents at the time of their admission to the United States. These records may be consulted by writing to the immigration department of the port of entry, giving full information about the date of entry and the name of the steamship. These records of ages are not infallible, as there is a temptation for the immigrants to claim that the small children are younger than they actually are, in order to secure a cheaper rate, or that children approaching sixteen are already sixteen. If, however, the ages the parents now give correspond with the declared ages at the time of entry, there is reasonable ground for accepting them as correct.

In the case of an American-born child the date of birth may sometimes be obtained from the church in which the child was christened, especially when the family are Roman Catholics.

Value of verification.—It is worth while going to great trouble to secure a verified statement of birth, when there is suspicion that a child is being represented as older than he is. Such a statement means protection to the child, and has great legal significance, particularly in the enforcement of the compulsory education laws, the newly passed federal child labor laws and the child labor laws of the various states, as well as

the juvenile court laws, and the laws regarding crimes against children, bastardy, and age of consent.

Court action in the State of Illinois is dependent upon the child's age in the following instances:

1. Jurisdiction of Compulsory Education Law. School attendance is compulsory from seven to sixteen years of age, except in the case of children between fourteen and sixteen who are at work.

2. Jurisdiction of Juvenile Court Law. The Juvenile Court has control of boys under the age of seventeen, girls under eighteen, and of both boys and girls to the age of twenty-one if they have previously been wards of the court.

3. Jurisdiction of the Child Labor Law.

(a) Eligibility for employment. Employment of children under fourteen years age is prohibited.

(b) Hours of labor of the child. Between the ages of fourteen and sixteen the child may work only eight hours a day and may not do night work.

(c) Protection of child from injurious or dangerous employment. Certain occupations are prohibited for children between fourteen and sixteen years.

4. Legality of child's marriage. Boys between eighteen and twenty-one and girls between sixteen and eighteen must have the consent of their parents in order to marry.

5. Eligibility for admission to all institutions either for dependents or for delinquents is determined partially by the age of the child.

6. In the prosecution of cases under the various laws dealing with "crimes against children," the decision turns in large part on the age of the child.

7. Legitimacy or illegitimacy of the child.

8. Possibility of bastardy charges against the father of an illegitimate child. Bastardy charges must be brought during the first two years of the child's life.

9. Possibility of abandonment charges against parents. Abandonment is a felony if the child is under one year of age, and a misdemeanor if the child is between one and ten years.

10. Privilege of choice of guardianship. After the age of fourteen a child may nominate his own guardians.*

*In order properly to protect the children who come under the observation of the society, it is necessary for every worker to be familiar with the salient features of the Child Labor Law, the Compulsory Education Law, and the Act to Define and Punish Crimes Against Children (Hurd's Statutes, chap. 38, sec. 42*hb*), commonly known as the Contributing to Dependency Law, also the laws regarding bastardy, desertion and abandonment, and the municipal ordinance relative to street trades. Extracts of these laws are assembled in the *Manual of Juvenile Laws*, published by the Juvenile Protective Association. See also Breckinridge and Abbott, *The Delinquent Child and the Home*, Appendix III, "Abstract of Juvenile Court Laws"; Abbott and Breckinridge, *Truancy and Non-Attendance in The Chicago Schools*, Chaps. XIV, XIX and XX; and *The Child in The City*, Part V, "The Working Child," Part VI, "The Law and the Child."

A consideration of the relative ages of the children may suggest other than legal questions. If, for instance, there is a lapse of three or four years between the births of two children in a large family where most of the children have come close together, three possibilities occur to the experienced case-worker: First, the parents may have lost a child; second, there may have been a second marriage on the part of either the father or the mother; third, the parents may have been separated for a period. The reply to a question concerning such a lapse sometimes reveals a former desertion hitherto unmentioned; sometimes the separation of the parents at the time of migration to America, when the father may have preceded the mother by several years; or occasionally, a period of incarceration of one of the parents in a penitentiary or a hospital for the insane. On the other hand, the ages of the children not infrequently conflict with statements of the parents concerning desertion, migration or imprisonment. The explanation sometimes discloses efforts at deceit in the matter of the children's ages, and sometimes the fact of promiscuous living on the part of the parents.

The year of birth of an adult is enlightening in indicating:

1. Age at marriage.
2. Comparative age of husband and of wife.
3. Period elapsing between puberty and marriage.
4. Probable physical inheritance of children.
5. Eligibility for certain employments.
6. Eligibility for old-age pension from the various firms and public service corporations that give pensions.
7. Eligibility for admission to an old people's home.
8. Probable working capacity.

As a matter of convenience *the date of birth* instead of the age should always be recorded. If the age of an adult is set down, for instance, during 1916 as 30 years, the exact age is problematic to all future readers of the record; while if the person making the original entry had been willing to subtract 30 from 1916 and enter the result, no question could ever arise. Unfortunately, the record blanks provide space both for "age" and "date of birth," and the path of least resistance is followed and age entered instead of date or year of birth.

V. BIRTHPLACE AND RACE OF PARENTS

Information as to these two points is essential in securing a true picture of an immigrant family. There is great satisfaction in obtaining this information accurately, and it offers an opportunity for real study. The difficulties in the case of the Austro-

Hungarian people, for instance, are manifold; unless specially questioned, the applicant will seldom designate in what state in Austria-Hungary he was born. Careful recording aids materially in the work with the family in determining to which national relief society they may be referred, or which consul may legitimately be called upon in their interest. Furthermore, a consultation of records relative to family statistics, property, or history, is greatly facilitated by an accurate knowledge of the home and the race of the parents.

Immigrant people are so universally pleased with any intelligent interest in the home country that the visitor who has a good idea of the geography of the country under discussion can make use of the knowledge in establishing a sympathetic relationship.

The Immigrants' Protective League of Chicago has assembled a mass of information on the subject of aliens. The League is an invaluable adviser in matters of policy concerning deportation of immigrants and in matters concerning the immigrants' difficulties in making the adjustment in this country; it is also very resourceful in establishing communication with the "old country" in difficult cases.*

In order to facilitate the work of the League in securing protection and justice for newly arrived immigrants as well as to give the immigrants assistance, it is advisable to report to that organization all instances of abuse or exploitation of immigrants.

In this connection it is well for the visitor to be aware that information concerning immigrants is on file at their port of entry; and, if accurate information concerning date and port of entry and name of steamship is secured from the applicant, the records at the port of entry—known as manifest sheets—may be consulted.

Under Section 12 of the United States Department of Commerce and Labor bulletin, *Immigration Laws and Regulations of July 1, 1907,* are enumerated the items that appear on the manifest sheets, some of which are quoted here:

> The full name, age and sex of the alien; whether married or single; the calling or occupation; whether able to read or write; the nationality; the race; the last residence; the name and address of the nearest relative in the country from which the alien came; the seaport for landing in the United States; the final destination, if any, beyond the port of landing; whether having a ticket through to such final destination; whether the alien has paid his own passage or whether it has been paid by any other person or by any corporation, society, municipality, or government, and if so, by whom; whether in possession of fifty dollars, and if less, how much; whether going to join a relative or friend, and if so, what relative or friend, and his or her name and complete address.

*See Grace Abbott, *The Immigrant and the Community* (N.Y.: Century Company, 1917).

Such information would be valuable particularly concerning recently arrived immigrants and, considering the authenticity of the information, it would be well worth securing, if possible, from the port of entry.

Section 2 of the same bulletin is very significant and a portion is quoted:

The following classes of aliens shall be excluded from admission into the United States: All idiots, imbeciles, feeble-minded persons, epileptics, insane persons, and persons who have been insane within five years previous; persons who have had two or more attacks of insanity at any time previously; paupers; persons likely to become a public charge; professional beggars; persons afflicted with tuberculosis or with a loathsome or dangerous contagious disease; persons not comprehended within any of the foregoing excluded classes who are found to be and are certified by the examining surgeon as being mentally or physically defective, such mental or physical defect being of a nature which may affect the ability of such alien to earn a living; . . . also criminals, prostitutes, contract laborers; also children under sixteen years of age unaccompanied by one or both parents (this last at the discretion of the Secretary of Commerce and Labor).

The whole process of naturalization is described in a bulletin of the Department of Commerce and Labor, *Naturalization Laws and Regulations.* Section 4, which tells how "an alien may be admitted to become a citizen of the United States," is particularly germane.

The Election Commissioners of Cook County, Illinois, have issued a pamphlet entitled *Naturalization and Citizenship.* The Section on "Naturalization by a Court" gives simply and concisely the laws and the procedure—portions of which are quoted here:

The Declaration of Intention, or "First Papers," is performed by filing with the Clerk of Circuit Court, Superior Court or the United States Circuit and District Courts, or his deputy, a paper, under oath or affirmation, stating the applicant's intention to become a citizen of the United States and to renounce allegiance to any and all foreign rulers, states or sovereignties; also giving the name, age, occupation, personal description, place of birth, last foreign residence and allegiance, date of arrival, the name of vessel, if any, in which he came to the United States, and the present place of residence of said alien.

The person filing such declaration must be at least 18 years old and must reside within the jurisdiction of the court in which the papers are filed.

The filing of the declaration of intention, or "first papers," is not required in the following cases:

1. When an alien has been honorably discharged from the United States Army.
2. When an alien (at least 21 years of age) has been honorably discharged from the United States Navy or Marine Corps.
3. When the father of the alien filed a declaration of intention while the alien was still a minor, and said father died before completing his naturalization.

In all of the above cases it is still necessary for the person desiring to become naturalized to secure final papers before he can become a citizen; but the honorable discharge in the first two cases and the declaration of the deceased father in the last case waives the necessity for first papers.

Second Papers, or Final Papers.—Not less than two years nor more than seven years after he has filed his declaration of intention, the applicant shall file his petition for final papers.

This petition, if filed in Cook County must be in one of the Courts named above, but need not be in the Court in which the first papers were taken out.

The petition must be signed by applicant in his own handwriting.

The petition shall contain the information required by law as to the applicant, his arrival in this country and his family. It shall be in duplicate and sworn to.

Attached to the petition shall be the affidavits of at least two credible witnesses, citizens of the United States, who swear that they have personally known the applicant to be a resident of the United States for at least 5 years continuously, and of the State of Illinois at least 1 year immediately preceding, and that he is of good moral character and qualified to be admitted as a citizen.

In order to receive his final papers as a citizen, the person—

1. Must have resided in the United States continuously for at least 5 years immediately preceding.
2. Must have resided in the State of Illinois for at least 1 year immediately preceding; and be of good moral character.
3. Must intend to become a citizen of the United States and to reside permanently therein and to renounce all allegiance to any foreign ruler, state or sovereignty.
6. Must not have been denied admission as a citizen, or, if denied, the cause therefor must no longer exist.
7. Must speak the English language, unless physically unable.

Fees.—For filing declaration of intention and issuing copy—$1; for *making* and filing petition for final papers and hearing thereon—$2; for entering final order and issuing final papers—$2. Also the regular charges if the applicant wishes witnesses subpoenaed; and the witnesses' fees, if they demand same. No other charges are allowed.

Cook County maintains a Bureau of Naturalization on the fourth floor of the County Building, where aliens may file their first papers and secure necessary blanks and instructions about filing their second papers, and where also the pamphlet referred to above may be secured.

VI. MENTAL AND PHYSICAL CONDITION

It is of great importance to record even slight handicaps, such as stuttering, the use of glasses, or the loss of a finger, since any abnormal condition hampers a man or woman materially in securing employment. Frequently the mental abnormality is not discovered until there has been a fairly long acquaintance with the family, but it is imperative that the condition be recorded at the earliest possible date, as no significant work can be done with a family until such fundamental facts are ascertained.

Medical advice.—It is well to consult a physician—general practitioner, specialist, or alienist, as the case may be—relative to the possibility for the improvement or cure of each person suffering from a physical or mental defect. At first the applicant will

usually oppose the idea of any possible mitigation of his trouble; and the visitor is tempted to accept his point of view and let the matter drop. By so doing, the visitor denies the applicant the advantage of the larger resources and opportunities that society should offer him. The patience with which the dependent poor endure discomfort and suffering is pitiful; often the relief brought by some readjustment of a surgical appliance or by some slight medical treatment is out of all proportion to the small effort necessitated. Since it is one function of the charity organization society to bring to the destitute all ameliorating and curative measures that science can devise, a physician's judgment should be secured in every instance where a physical or mental defect is discovered or suspected.

Acute illness.—If any acute illness is found to exist in the family at the time of application or develops at a later date, the statement should be entered in the record together with complete information.

The recording of the illness serves two purposes: it insures the family's being given special attention, and it also insures the recording of the illness in the annual report, thus making it possible to give an accurate statement of the amount of illness existing among the members of families that are under supervision.

Epilepsy.—Every effort should be made to secure the care of an epileptic person in an institution. However possible it may be for an epileptic to be given adequate care in the home of the well-to-do, it is certain that in the home of the poor, with the limited space and the limited leisure at command, there is no hope of caring for him with comfort or safety. In addition there is the possible menace to society through the procreation of epileptics; any plan which makes possible the cohabiting of people so afflicted is subvertive to the best interests of the state.

Intemperance.—There is a probability that the statement of "intemperance" will vary with the personal opinion of the one who makes the entry. To some, a man who takes a few drinks and whose breath smells of liquor is intemperate; to others, only the grossest abandonment indicates intemperance. Possibly a working rule might be to list as intemperate men who lose positions and women who fail to maintain a sanitary home or to give the children proper care on account of drink. There are occasional exceptions to this rule; some men who are intoxicated nearly every night continue to hold their positions. It appears only just to demand that a man or a woman be seen in an intoxicated condition more than once before he or she is branded

as intemperate; it is inadvisable to make the statement of intemperance on hearsay evidence.

Old age.—Since there is nothing that even an ideal state could do to eliminate the condition of old age, it is legitimately entered only when it is a contributing cause to dependency. For instance, if the grandmother of the family is making her contribution of service to the household, or the grandfather is living contentedly on a pension, there is no occasion for regarding old age as a disability. If, however, the old age of some member is a burden to the household or necessitates the application, this should be indicated because of its economic significance. The case of an old person formerly self-supporting who has been thrown out of employment because of old age may also very properly be regarded as a disability.

Tuberculosis.—An early discovery of the existence of tuberculosis in a family may be the means, not only of saving the patient, but also of protecting the rest of the family. When any member of the family shows symptoms of loss of weight, lassitude, or persistent cold or coughs, the visitor is responsible for seeing that diagnosis is made and, if the disease proves to be present, for placing the patient immediately under treatment.

The impossibility of caring for a tubercular patient in his home on a charity basis, and at the same time protecting the remaining members of the household from the disease, is increasingly apparent. The Aid to Mothers Department of the Juvenile Court, Cook County, Illinois, refuses to give a pension to a family in which tuberculosis exists until the tubercular member is placed in an institution. If the best interests of the family and of the community are to be served, this example must be followed so far as is practicable by charitable societies.

No other condition, with the exception of "subnormal mind," so reveals the adverse conditions among the families or so indicates the need of legislation for the control of patients and of institutions for their care as that of "tuberculosis." Therefore the responsibility for recording accurately is two-fold: first, that the patient may unfailingly be brought under treatment; second, that the public may have additional evidence of the appalling consequences of the disease.

Venereal diseases.—Of the venereal diseases met with in the families visited, syphilis and gonorrhea are most common. (Under syphilis are included paresis and occasionally locomotor-ataxia.) The danger of contagion during certain stages of syphilis and during all stages of gonorrhea is tremendous. Formerly the secrecy of the medical profession with regard to patients suffering from these diseases prevented the protection of other

members of the family. Fortunately during recent years a greater frankness in making this diagnosis has developed among medical men, so that it is easier to secure the protection of other members of the family and to insure continued treatment for the infected member. For some years to come, however, these entries will probably be very incomplete, owing both to the hesitancy still existing among some physicians to give out the diagnosis and the inexperience of visitors who fail to recognize even the symptoms that may be easily observed. Considering the social nature of venereal diseases, it is desirable that as rapidly as possible societies dealing with dependents secure accurate knowledge concerning the extent of these diseases among their clients.

Maternity.—Unfitted as all youth is for the intricate work of dealing with family situations, there is no evidence of the unfitness of young people so tangible as their callousness in regard to this matter of pregnancy. It seems almost impossible to bring new and young workers to realize that the pregnant woman, for the sake of the unborn child if not for her own sake, should be treated with the same consideration that should be accorded a definitely ill woman; and to realize that, however unreasonable and difficult the woman may be during this period of awaiting maternity, it is the duty of the visitor to concede and to palliate rather than to coerce.

As the visitors grow more experienced they learn to group the families in which the mother is pregnant and to plan for them on different premises from those on which they plan for the families in which good health prevails.

Insanity.—If any member of the family, either in the home or in an institution, is insane, care should be taken to secure exhaustive information as to the nature of the insanity, since such information may prove of value in safeguarding the children from similar breakdown in future years.

Subnormal mind.—Under the heading "subnormal mind" are listed all individuals discovered to be feeble-minded, whether idiots, imbeciles, or morons. The idiot and imbecile cannot escape notice; but the moron, or high-grade feeble-minded person, is likely to be disregarded, unless the visitor is skilled in discerning signs of mental weakness. It is a safe rule to undertake to secure from a specialist a diagnosis of the mental condition of any member of a family who presents abnormal mental characteristics, even though the manifestations are the familiar ones of drunkenness, licentiousness, idleness, or simple shiftlessness. As was suggested in connection with the recording of the school and the grade, it is advisable to consult a specialist concerning

the mental condition of any children who are two years or more behind in their school work in order to ascertain the cause of the retardation.

Year by year there is an increase in the number of persons reported as feeble-minded. This is due not to any phenomenal increase in the number of feeble-minded persons, but to the growing recognition on the part of social workers of the more subtle forms of feeble-mindedness. Just as superintendents of jails and reformatories, and judges on the bench are awakening to a realization of the number of subnormal people with whom they are dealing, and of the uselessness of exhorting and disciplining the mentally deficient, so social workers are coming to realize that in many instances the difficulty in the family is the feeble-mindedness of one parent. For instance, in a family in which the mother has no more intelligence than a ten-year-old child, it is hopeless to attempt to guide her to effort or control beyond what could be expected of such a child. The recognition and due consideration of this fact will invariably result in clearer thinking concerning such a family and in the substitution of the patient attention of a scientific person, for condemnation or ill-advised efforts at reform and instruction.*

VII. NAMES AND ADDRESSES OF RELATIVES

Methods of securing names of relatives.—Information concerning the names of relatives may be obtained most readily by conversation with the applicant concerning his childhood, his parents, his brothers and his sisters, and what has become of them. This conversation can be carried on with a genuine desire to become acquainted with his early environment and influences, opportunities as well as hindrances, and will inevitably reveal much of the applicant's history, family affections, and philosophy.

Relatives as a source of information.—Relatives are an asset in securing history, and should be regarded as a means of getting the best advice in connection with a family. They can give the warning necessary to avoid a repetition of a past unfortunate experience; and they will often give much helpful information, if once they are persuaded that the interest is in arriving at the true situation and the wisest plan. Too frequently in interviews with relatives, the question, "What will you do for so and so?" —expressed or implied—dominates the whole interview. The relatives should be convinced that it is not a few dollars, but primarily the most helpful plan which is sought. *Consulting rela-*

*Recent publications showing in a most forceful manner the tendency of the times in this matter are Arthur Holmes, *The Conservation of the Child* (Phila.: Lippincott, 1912); Henry H. Goddard, *The Kallikak Family* (N. Y.: Macmillan, 1912): H. H. Hart, "Program for Extinction of the Defective Delinquent," *Survey*, May 24, 1913.

tives is not synonymous with being directed by relatives. It is necessary to weigh carefully the information secured and to consider whether the statement is biased by the temperament of the individual giving it or colored by the "side of the house" to which he belongs. No wise plan can be developed without consultation with the relatives, nor can it be carried out without taking into consideration the part they will play in it. This part may be antagonistic or may be helpful; in any case it is to be reckoned with either by a resolute combating of their opposition or by a close alliance with them.

Aversion of inexperienced visitors to consulting relatives.—New visitors are very prone to oppose the idea of visiting relatives. There is a weary repetition of objections from the visitors, such as: "The relative can't help, anyway"; "There isn't any use in seeing her brother; he won't do anything for her." This is because the visitors are working without a picture in their minds of the childhood of the applicant, when he was surrounded by these same relatives, or of his youth, when he was dragged through many a scrape by them. Whether the relatives' statements are condemnatory or defensive, they are based on long experience. Out of a well-directed interview surely some facts emerge that should be of assistance in arriving at the truth.

VIII. EMPLOYMENT, AND ADDRESS OF EMPLOYER

Value of visits to employers.—Employers and former employers are a valuable source of information, and should be visited whenever the following types of families are under discussion:

1. Families in which there is an able-bodied man.
2. Families in which the breadwinner, usually the father, is ill or incapacitated.
3. Families in which the father has deserted.
4. Families in which the father has recently died.
5. Families in which children or mother are employed.

In the first instance, the visit may determine whether or not the man is employable; in the second, it may disclose the cause of illness or accident and suggest a possible source of revenue, such as a benefit society, settlement for accident under the Workmen's Compensation Act, or contribution from the firm; in the third, it may suggest a method of tracing the man or of discovering his present whereabouts; and in the fourth, it may throw considerable light on the man's character, what insurance he left, and his influence in the household; in the last instance, it may determine whether the children are in a "blind-alley"

occupation or whether there is some future before them, and it may also reveal physical or moral conditions under which it is inadvisable for them to work.

In order to make possible this consultation with the employer, either in person or by letter, it is necessary in an early interview with the family to secure facts concerning the place of employment, the name of the employer, the name of the foreman, the department in which the man is employed, together with the name by which he is known in the shop and sometimes his check number.

Accuracy imperative.—Most of the difficulty in obtaining a man's work-record is due to failure on the visitor's part to secure sufficient means of identifying him. It is possible to find the employer even of the day laborer, by insisting on knowing where and by whom the laborer was last paid.

Accuracy in quoting wages.—In recording the wages great care should be taken to guard against attributing to a man a larger income than he is earning. Ascertain not only the rate at which he is paid, but also the number of hours he "puts in." The most accurate way is to know what his last pay envelope contained. Some firms will quote the rate per hour and leave the visitor to infer that the man is working full time when this is not the case. Only by careful questioning and recording can the appallingly low yearly wage of the laborers be estimated.

The wages in some trades, however, are augmented by tips, as for instance in the case of waiters or railroad porters. In such cases an effort should be made to secure a fair estimate of the usual amount of the tips. The same kind of estimate should be made from those dependent upon commissions, such as book canvassers or insurance collectors.

Trade

It is advisable to secure information as to a man's trade as well as to his place of employment. His trade indicates to some extent his financial prospects; a stone-cutter, for instance, has not the future before him that an electrician may have. Knowledge of the man's trade is also valuable in securing employment for him. And as unions are organized according to trade, to know the man's trade is an aid in securing information from union headquarters.

The trade also indicates whether or not the man's employment is seasonal, regular, or irregular, which is a factor in his ability to support his family.

Some trades also have inherent dangers from occupational diseases or industrial accidents.

Occupational Disease

The following statement was made by Dr. Alice Hamilton, Special Agent, United States Bureau of Labor, in order to aid visitors in becoming more alert in discovering and reporting occupational disease:*

There are two laws in Illinois that deal with occupational diseases. One is the Health, Safety and Comfort Act, which has to do chiefly with protective machinery, but contains one clause providing that all poisonous and noxious fumes and dusts must be removed. This clause can be made to cover such things as naphtha and benzine fumes, as in dry-cleaning establishments, and the irritating fumes from sulphuric acid fats, or the dust, strong in alkali, in soap powder factories.

The other is the Occupational Diseases Bill, a more comprehensive law, which, however, covers only the lead trades, paris green (arsenate of copper) and caisson disease. This law not only provides proper safeguards for factories where these substances are handled, but, if it can be shown that a case of lead poisoning was contracted in a factory not complying with the law, a civil suit for damages may be instituted.

The following is an incomplete list of lead trades: Painting, plumbing, brass-polishing, brass founding, working in white lead factories, storage battery works, paint grinding, making car seals, glazing of tiles, and the work of mechanical artists.

One should suspect lead poisoning in a person engaged in one of these trades if he is suffering from persistent digestive trouble, loss of appetite, loss of strength, headache, bad taste in the mouth, and especially, weakness of the wrists and ankles and obscure rheumatic pains.

Benzine and naphtha poison, to which workers in dry-cleaning establishments are exposed, cause headaches, dizziness, nausea, distaste for food, and sometimes symptoms like those of intoxication. If the trouble is chronic there will be persistent headache and digestive trouble, and nervous twitchings, excitability and irritability, insomnia and general nervous breakdown.

The dusty trades and the trades in which there is excessive dampness and heat, as in laundry work, canneries, and bakeries, come under the general law governing factories. The ill-health caused by these trades is much less easily traced to the occupation, but it is well to refer all cases of ill-health among work people in these industries to the industrial diseases clinic. Cases of obstinate skin trouble in factory workers should also be referred to a clinic or a physician, for many of them are caused by the occupation.

Industrial Accident

The passage of the Workman's Compensation Act in 1911† marked a revolution in the treatment of industrial accident cases

*In this connection will be found very valuable the U. S. Bureau of Labor Bulletin No. 100, *List of Industrial Poisons.*

†The following states have similar laws though differing in form and administration. The date given is the date of the passage of the law: Alaska, 1915; Arizona, 1912; California, 1911: Colorado, 1915; Connecticut, 1913; Delaware, 1917; Hawaii, 1915; Idaho, 1917; Indiana, 1915; Iowa, 1913; Kansas, 1911; Kentucky, 1916; Louisiana, 1914; Maine. 1915; Maryland, 1914; Massachusetts, 1911; Michigan, 1912; Minnesota, 1913; Montana, 1915; Nebraska, 1913; Nevada, 1911; New Hampshire, 1911; New Jersey, 1911; New Mexico, 1917; New York, 1913; Ohio, 1911; Oklahoma, 1915; Oregon, 1913; Pennsylvania, 1915; Porto Rico, 1916; Rhode Island, 1912; South Dakota, 1917; Texas, 1913; Utah, 1917; Vermont, 1915; Washington, 1911; West Virginia, 1913; Wisconsin, 1911; Wyoming, 1915.

in the state of Illinois. Where previously the injured workman had been the prey of unscrupulous, ambulance-chasing attorneys, of unprincipled employers, and of heartless claim agents and casualty companies, today his legal status is definitely fixed and his compensation or death-benefit automatically provided for, and the field of activity of lawyers, both reliable and unreliable, is reduced to a minimum.†

To one who has seen many instances of a workman's sustaining injury that results in excruciating pain and hardship, and finally in partial or total disability; who has seen that workingman and his family dragged through years of uncertainty with alternating hope and despair in the man's effort to secure an adequate settlement with his employer; who has seen him finally accept an inadequate judgment rather than fight longer, and then, with his resources depleted, his health gone, find himself confronted with enormous lawyer fees that leave him with only a few hundred dollars, this law comes as a beneficent expression of the power of the state.

In contrast to that former exploitation, Mr. Samuel Harper, attorney for the Workman's Compensation Committee, advises that the fact that *now no attorney need be retained by the injured workman* should be given wide publicity, as also the fact that *in case of dispute between employer and employee the industrial board should be notified* (Section 19).

Salient Features of the Workmen's Compensation Act as Amended in 1917

SECTION 1. Any employer in this State may elect to pay compensation according to the provisions of this Act and thereby relieve himself of any liability except as herein provided.

SEC. 2. Every employer enumerated in the following list is presumed to have elected to pay compensation according to the provisions of this Act until notice to the contrary is filed with the industrial board.

SEC. 3. Any employer in the following list who thus elects not to pay compensation according to the provisions of this Act shall forfeit the following defenses: First, that the employee assumed the risk of the employment; second, that the injury or death was caused in whole or in part by the negligence of a fellow servant; or, third, that the injury or death was approximately caused by the contributory negligence of the employee. [These are known as the old common law defenses: of assumption of risk, fellow servant law and contributory negligence.]

The provisions of the preceding paragraph shall only apply to an employer engaged in any of the following occupations, namely:

1. The building, maintaining, repairing or demolishing of any structure;
2. Construction, excavating or electrical work;

†Suggestive references on the significance and the extent of industrial accidents are: Crystal Eastman, *Work Accidents and the Law* (Russell Sage Foundation Publication), N. Y.: Charities Publ. Committee, 1910; and William Hard, "Law of the Killed and Wounded," *Everybody's*, Sept, 1908. The latter was written previous to the passage of the above quoted Workman's Compensation Act. Publications of the American Association for Labor Legislation also are valuable in this connection.

3. Carriage by land or water and loading or unloading in connection therewith;

4. The operation of any warehouse or general or terminal storehouses;

5. Mining, surface mining or quarrying;

6. Any enterprise in which explosive materials are manufactured, handled or used in dangerous quantities;

7. In any enterprise wherein molten metal or explosives or injurious gases or vapors, or inflammable vapors or fluids, or corrosive acids, are manufactured, used, generated, stored or conveyed in dangerous quantities;

8. In any enterprise in which statutory or municipal ordinance regulations are now or shall hereafter be imposed for the regulating, guarding, use or the placing of machinery or appliances, or for the protection and safeguarding of employees or the public therein; each of which occupations, enterprises or business are hereby declared to be extra-hazardous.

Compensation for Death

SEC. 7. The amount of compensation which shall be paid for an injury to the employee resulting in death shall be:

If the employee leaves any widow, or children, whom he was under legal obligation to support, a sum equal to four times the average annual earnings of the employee, *but not less in any event than one thousand six hundred fifty dollars, and not more in any event than three thousand five hundred dollars.*

If the employee leaves any widow, child, parent, grandparent or other lineal heir, to whose support he had contributed within four years previous to the time of his injury, a sum equal to four times the average annual earnings of the employee, *but not less in any event than one thousand six hundred fifty dollars and not more in any event than three thousand five hundred dollars.*

All compensation provided for in this section shall be paid in installments equal to one-half the average earnings, at the same intervals at which the wages or earnings of the employee were paid; or if this shall not be feasible, then the installments shall be paid weekly. *Provided,* such compensation may be paid in a lump sum upon petition as provided in Section 9 of this Act.

The compensation to be paid for injury which results in death, as provided in this section, shall be paid at the option of the employer, either to the personal representative of the deceased employee or to his beneficiaries.

Compensation for Injuries

SEC. 8. The employer shall provide first aid, also medical, surgical and hospital services for a period not longer than eight weeks and not to exceed $200.

If the period of total incapacity lasts for more than six working days, compensation equal to one-half the earnings, but not less than $6.00 nor more than $12.00 per week, continuing as long as the temporary total incapacity lasts.

If after the injury has been sustained the employee becomes partially though permanently incapacitated from pursuing his customary line of employment, he shall receive compensation equal to one-half the difference between the average amount he earned before the accident and the amount he is able to earn now.

Section 8 further enumerates the compensation payable for the loss of various members of the body or portions thereof, the compensation graded to the disability resulting.

It also provides that in case of complete and permanent disability compensation equal to fifty per cent of employee's earnings, but not less than $6.00 nor more than $12.00 a week, shall be paid until the amount equals the death benefit to which his heirs would have been entitled and thereafter a pension during life equal annually to eight per cent of the death benefit which would have been payable.

SEC. 12. Provides that an employee entitled to receive disability payments shall submit at the request of the employer to examination by physician or surgeon paid by the employer (the employee may have present a physician or surgeon paid by himself if he so desires). It the employee refuses to submit to such examination the compensation payments shall be temporarily suspended.

Appointment and Duties of Industrial Board

SEC. 13. Provides for the appointment by the Governor of a board of five members; two representatives of the employing class, two representatives of the employees, and the fifth not identified with either and who shall be designated as the Chairman by the Governor. This board shall have jurisdiction over the operation and administration of this Act.

Arbitration of Dispute

SEC. 19. Provides that in case any disputed question of law or fact arises between employer and employee the industrial board may be notified; and that upon such notification it is the duty of the industrial board to notify both parties to appoint their representatives on a committee of arbitration, the board to appoint an arbitrator to act as chairman; this committee reports its decision to the industrial board.

This section further provides that if any employee shall persist in injurious practices or refuse to submit to medical or surgical treatment which is reasonably essential, the board may reduce or suspend the compensation.

Compensation Payments Not Subject to Attachments

SEC. 21. No payments under this Act shall be assignable or subject to any lien, attachment or garnishment. In case of insolvency of the employer, every decision of the industrial board for compensation under this Act shall constitute a lien upon all property of the employer paramount to all other claims except for wages and taxes and mortgages and trust deeds, and shall be enforced by order of the court.

Agreement Within Seven Days Void

SEC. 22. Any contract or agreement made by any employer or his representative with any employee or his beneficiary within seven days after the injury shall be presumed to be fraudulent.

Notice to Employer of Accident

SEC. 24. No proceedings for compensation under this Act shall be maintained unless notice of the accident has been given the employer as soon as practical, but not later than thirty days after such accident.

SEC. 26. Provides that if an employee fears that his employer is financially irresponsible, he may ask the industrial board to demand that the employer guarantee payment of possible future compensation.

Unions

The membership of a man in a labor union is in itself an indication that he is a workman and associates with workmen; if his "card is clear," that is, if he is in good standing and his dues are paid up, there is further assurance of his reliability. The union is a great factor in the workman's life; it assists him to secure jobs and in most instances pays sick and death benefits of varying amounts. (Frequently the death benefit is not more than $50.)

The secretary of the union can usually give a man's work record fairly accurately, but as a rule he is not familiar with the man's history and is seldom able to give advice on family matters. If the man is abusing his family or has deserted them and the matter is brought before the union, the members will aid in locating the man and in prosecuting him, since they resent such a stigma attached to any of their members.

Those unions that maintain no sick-benefit departments, frequently take up collections for invalided members.

It is a recognized rule never to ask a man to do anything in violation of a union principle, such as to work as a strike-breaker. It is rare, however, that union members in good standing apply for aid; even in time of strike the men maintain their own independence, and also take care of any indigent members.

IX. SCHOOL ATTENDED BY CHILDREN

If adequate work is to be done, it is necessary very early in the acquaintance with the family to consult the school—the teacher or the principal—concerning the children. Each child should be viewed individually, and his physical condition, mental condition, and progress carefully considered. This is the reason for recording the school, whether public or parochial, and the child's grade.

The retarded child.—The mere statement of the age and the grade of the child is of value in showing whether or not he is a retarded child. If he is below his grade, a special effort must be made to ascertain whether he is backward merely as a result of bad environment, neglect, physical condition or irregularity of attendance, or whether he is a mental defective. There are many aids at hand, and it is only necessary to see that some of them are called upon. If the difficulty is physical—defective hearing or eyesight, for example—the school nurse will take charge of the child; if the difficulty appears to be mental, the Child-Study Department of the Board of Education or a specialist will make a diagnosis; while if the child is a truant or if his parents are neglectful of his attendance at school, the Compulsory Educa-

tion Department of the Board of Education will either place the child in the Parental School or prosecute the parents.

In spite of all the agencies at work in the interests of the retarded child, occasionally a child slips through everyone's hands and is permitted to spend year after year in idleness and neglect. The function of the charity society is therefore two-told: First, to discover the occasional child who is being overlooked and to bring him to the attention of the right department; second, to supply, either through the society or through proper pressure brought to bear upon the parents or guardians, clothing, food, surgical appliances, or whatever the child's condition indicates is necessary, which the parents either cannot or will not supply.

Age at leaving school.—Information as to the age at which both the parents and the children left school is very illuminating. It often bespeaks greater patience with a man or woman to learn that his working-life began at the age of nine or ten. With regard to the older children who are at work, the age at which they left school is to some extent an indication of the past circumstances of the family and of the character of the child, as it is also an index to the child's future prospects.*

Illiteracy

The subject of illiteracy is more closely allied to the subject of mental defectives than is generally supposed. Information concerning the school opportunities of any illiterate person should be most carefully gathered, and, unless the history shows a gross exploitation of the individual that more than accounts for his illiteracy, it is advisable to have his mental ability tested. This rule should be followed in the case of foreigners as well as of Americans. Illiteracy must be considered as one of the greatest handicaps under which a person may suffer; it limits the lines of employment open to him and humiliates him constantly, even before his own children.†

---

*See report on *Finding Employment for Children Who Leave the Grade Schools to Go to Work* (Chicago School of Civics and Philanthropy, 1911); the University of Chicago Settlement studies on (1) *Opportunities in School and Industry for Children of the Stockyards District*, by Ernest L. Talbert; (2) *The American Girl in the Stockyards District*, by Louise Montgomery (Chicago, 1912-13); and Abbott and Breckinridge, *Truancy and Non-Attendance in the Chicago Schools* (University of Chicago Press, 1917).

†In this connection will be found illuminating Leonard P. Ayres, *Laggards in Our Schools*. (N. Y.: Charities Publ. Committee 1909); and S. P. Breckinridge and Edith Abbott, *The Delinquent Child and the Home*, Chap. viii, "The Ignorant Child: The Problem of the School."

X. CHURCH AND RELIGIOUS AFFILIATIONS

Even if the applicant has no active church relationship, it is advisable to learn the original family religion. There exists in almost every family some tradition, if nothing more, of church membership. Whatever this may prove to be, an effort should be made to establish a connection between the church of the original religion and the family. In some instances the family has a definite church affiliation; when this is the case, the church should be consulted and aid enlisted. Frequently co-operation with the church does not succeed because of failure to connect with individuals in the church who are acquainted with the family. This relationship with individual members of various churches gives an opportunity for gaining the co-operation of the church membership and should be utilized to the fullest extent. Fellow church members, ministers, priests, or church workers, if not sought out and made to understand the plans, may furnish relief ill-advisedly or unwittingly oppose good plans, thus impeding the work and unnecessarily confusing the situation.

Occasionally the family has no connection with any church. In that case, the nearest church with which the family could logically be connected without violating any existing tradition should be earnestly solicited to share in the care of the family.

The churches of the community are naturally appealed to for aid, and the surest way to establish among them a habit of coming to the charity organization society is for the society to carry appeals for help to them. One family-case worked out harmoniously with the church is a more effective means of gaining co-operation than one address given before the church. The responsibility for establishing an intimate relationship between the church and the society rests primarily with the society, as one of the tenets of charity organization is the effecting of co-operation.

XI. FINANCIAL STATUS OF FAMILY

Insurance

Insurance of some sort is almost universal among working people. Among immigrants the adults are most frequently insured in some mutual benefit society (see also "Lodge and Benefit Society") instead of the old line companies or industrial insurance companies. The bulk of insurance in the industrial insurance companies, such as the Metropolitan, the John Hancock, and the Prudential, or the Equitable, is carried on the children at a weekly premium of five or ten cents, thus insuring burial benefits of from fifty dollars to one hundred and twenty-five dollars, according to the risk.

The industrial companies are the only insurance companies to send a collector to the home for weekly or for monthly collections. It is the regular visits of this collector which encourage the parents to pay the premium week by week. The collector is also a solicitor and uses the security felt by the parents in the fact that one of the children is insured to stimulate them to further efforts of frugality in order that the others may also be insured. This insuring of children is a hardship, and whenever possible the family should be induced to give up the insurance. Frequently the insurance collector is an advisor of the entire neighborhood and a man with whom it is worth while to be in touch for the gleaning of information with regard to some of the families and for the purpose of being informed of cases of suffering and illness in the district.

Lodge and Benefit Society

Immigrants of the first and the second generation are almost invariably insured in lodges or benefit societies comprised of members of their own nationality. Aside from the insurance feature of these societies, there is definite social life; if a member is ill, he is visited regularly by fellow lodge members, and occasionally there are lodge parties and picnics. The insurance feature often consists of both sick-benefit and death-benefit. The sick-benefit is frequently $5 a week for a period of thirteen weeks, to be renewed the next calendar year if the sickness persists. The death-benefit varies from $500 to $1,000. The lodge doctor is usually in attendance in case of illness, and often his services are free; in some lodges the members are given free care in a hospital in addition to their sick-benefit. The monthly premiums vary according to the lodges and the benefits received. Some lodges pay death-benefit by assessment, in which case it is difficult to ascertain accurately what the premium is.

Fellow lodge members are frequently well informed concerning the family and are invaluable in advising with applicants and in giving support to reasonable plans. It is wise to be in close touch with them, as they may unwittingly disrupt good plans if they fail to understand their purpose.

Method of ascertaining lodge membership.—If the physician in attendance is the lodge doctor, he can give information concerning the officers, the dues paid, and the benefits to be received. Sometimes it is necessary to learn to whom the dues are paid before it is possible to get in communication with the lodge officers, as the entire work of the lodge is done by volunteers, who can be found only at their homes or at their places of em-

If there has been death in the family and there is uncertainty about the death-benefits received, accurate information may be secured from the undertaker.

Insurance regarded as a burial fund.—The whole death-benefit is usually turned over to the undertaker, who plans the funeral to equal in expense the face-value of the policy. This practice is due rather to custom than to avarice on the part of the undertaker. The insurance is looked upon as a burial fund. The whole neighborhood knows the amount to be paid, and the family is regarded as literally defrauding the dead unless the expense of the funeral equals the death-benefit. Even in the case of a $1,000 insurance policy, it is not an unusual thing for $500 or $600 to be used for the burial. Possibly the most effective way of combating these high funeral expenses is by systematic appeal to the club members, until they can be brought to view the benefit as insurance for the remaining members of the family, rather than as a burial fund exclusively.*

Other Sources of Income

The other sources of income most commonly found to exist are pensions, either old soldiers' federal pensions or mothers' pensions. Occasionally applicants are receiving rental for a small piece of property in the old country. Sometimes they are subrenting part of their rooms. There are instances where the applicant is receiving allowances from a relative. Occasionally money is being paid the family through a court; in some cases the father is paying alimony, in others the money is held by the public guardian for the use of a child and is paid to the family in instalments.

Liabilities

Instalment payments.—One of the most frequent of the liabilities of the family is the instalment payment due on furniture or clothing. If the furniture is serviceable and more than half paid for, it often seems wise for the family to complete the payments; on the other hand, if instalments are being paid on trivial articles or if only a few dollars have been paid, it frequently is advisable to let the company take the articles back.

Pawning.—Pawning is not a large factor among the applicants, for the simple reason that before a person applies to a charitable society he is likely to sacrifice all the negotiable property that he possesses.

Debts to tradesmen.—Debts to tradesmen, landlords, and loan sharks are frequent. Each is dealt with in a different manner.

*A valuable book of reference is Charles R. Henderson, *Industrial Insurance in the United States.* (Chicago: Univ. of Chicago Press, 1909).

Debts to tradesmen—grocers, butchers, milkmen, etc.—must of necessity be allowed to stand until the family can repay. It is not practicable for the society either directly or indirectly to pay back debts. If, however, the tradesman is clamoring for his money and is threatening to garnishee such small wages as the family has, it is advisable to refer the matter to a legal aid society for adjustment, in which case that society acts as lawyer, aiding the family in untangling its difficulties.

Debts to landlords.—Back rent due the landlord is never paid by the society. If a landlord is on the point of evicting the family, he is usually willing, unless he has some other reason for desiring the eviction, to accept one month's rent and to give a receipt for thirty days, which insures the family's remaining undisturbed during that time and which entails no sacrifice on his part.

Eviction.—New workers are likely to be confused about eviction. As a matter of fact, in Illinois the process is slow, and there is a period of at least fifteen days between the institution of proceedings and the arrival of the bailiff. The initial step is the landlord's notice, a five days' notice, which must be given in writing. This is informal and costs nothing. At the expiration of the five days the landlord is at liberty to go to court and to institute proceedings for possession of the premises. If he does this, the tenant receives a court notice stating that suit has been instituted and ordering his presence at the expiration of five days to show why he should not be evicted. If, on the date set for the court, the landlord is given judgment for possession, another five days must elapse before the bailiff* is authorized to set the tenant's furniture out in the street. The court process costs a few dollars, and if it is once instituted the landlord is unwilling to let the tenant remain even on payment of rent, unless the court costs are also paid. Tenants are not obliged to appear at the hearing. They need legal advice only where there is a dispute about the rent or a question as to the right of eviction; in such instances they should be referred to some legal aid society or to a lawyer willing to volunteer legal service.

Where there is illness or some pitiful situation, it is not unusual for a bailiff himself to delay eviction and to appeal to a society for aid for the family. Furthermore, if because of illness, there is a possibility of serious results following eviction, a bailiff is loath to proceed, as by so doing he lays himself open to a suit for damages. Even if the landlord were willing to risk the life of his tenant by evicting during illness, he would have difficulty in finding a bailiff to perform the act of eviction.

*This statement applies only to Illinois; workers should be familiar with laws in their own states on the subject.

The process of eviction from furnished rooms is a much simpler affair. It is merely necessary for the landlord to lock the room at some time when his tenants are absent and refuse to give up their trunks until they pay their bills. This accounts for the padlocks that are sometimes seen on the outside of the doors of light housekeeping rooms in furnished rooming-houses.

Debts to loan sharks.—All instances of debts to loan sharks should be referred to a legal aid society or to an attorney willing to volunteer his services, who will decide whether or not any redress is possible. Visitors with no legal experience cannot decide what action is advisable. Frequently the legal aid society finds that the original loan has already been repaid and is able to force the loan company to accept a settlement at a legal rate of interest, thus waiving the exorbitant interest claimed by the company. Often such a settlement is made for $2 in cases where the company without intervention would have collected $20. Such a release seems magical to the family and is very salutary for the loan companies. An incidental reason for sending all such cases to a legal aid society is to assist in the collection of data concerning the amount of extortion by means of illegal interest.

It is not conceivable that information on all these points would be gathered concerning any one family. Rather, some of the information is gathered concerning each family.

XII. VERIFICATION OF DATA SECURED

Information should be verified. No legitimate reason exists for resentment on the part of the person seeking assistance from a charitable society at having his statement verified. Business men applying for loans at banks expect their security to be scrutinized. The public in applying for life insurance submits to searching investigation of moral, physical and financial standing.

Each statement secured in the interview should be regarded not as a fact but as a point of departure for further inquiry. Statements about employer and wages should be verified by consultation with employer; statements about illness and accidents, by inquiry of physician; statements about marriage, divorce, death, property ownership, naturalization, date of birth, court action, pensions, etc., by reference to public records. This being an impersonal form of verification, it is free from the danger of arousing antagonism.

Statements as to the resources and attitude of relatives and friends, while of value in revealing the attitude and reactions of the person seeking assistance, should never be accepted until the

relatives or friends referred to are given an opportunity to explain their case. Too often, to the great injustice of all concerned, only one side of the story is heard.

These data, if accepted and recorded as isolated facts, are useless. Illuminated by the interest, sympathy and understanding of the investigator, the facts fall into their proper perspective and relation.

They then approximate the truth. The investigation is not completed, it is never completed while the family remains dependent; but sufficient knowledge of the individual's or the family's history, character, limitations and resources has been gained to justify the development of a plan for permanent assistance.

CHAPTER III

RECORD-MAKING

Simultaneously with the beginning of an investigation of a family must begin the keeping of a record of that investigaton. This history of the facts gathered concerning the family is known as the case record; it comprises a record card and a history of the work done for the family by the charity organization society and by allied societies, institutions or individuals, together with the story as told by the family, the statement from the various sources of information, and all correspondence relating to the family.

I. PURPOSE AND USES OF RECORD

Although there is only one purpose in making the record, there are three distinct ways in which it may be used.* The purpose is to record the information concerning the family, thus making possible the most expeditious and most effective care of the family. The uses to which the record may be put are:

1. To inform all subsequent workers of the facts gleaned concerning this family.

2. To inform the public, through annual reports, of the work progressing in the society, thus making possible further work through the interest aroused.

3. To accumulate data concerning poverty, disease, social exploitation and industrial abuse—data that may prove effective in securing a wider knowledge and hence the amelioration of the conditions, social, industrial and economic, that produce dependency.

When a worker once grasps these uses—these by-products of record-making—the whole work becomes illumined for her; she records with a sense of preparedness, with a sense of contributing to an unseen force of accumulated facts that will ultimately reveal the truth of social injustice, and with a faith that the day will come when misery will be abolished. In her record-making she feels herself aiding those who are to follow, and she works accurately, that this work may be of service to them. She is interested in recording generously and completely, in order that the report at the end of the year may adequately present a picture of the heavy burdens which are carried by those whom she seeks to serve.

Let each worker ask herself the following questions:

1. What is the purpose in keeping this permanent record of each family case?

*A very interesting reference in this connection is Edward T. Devine, *The Spirit of Social Work*, "The Dominant Note of Modern Philanthropy" (N. Y.: Charities Publ. Committee, 1912), p. 194.

2. Does this record benefit the family or the individual with whom we are dealing?

3. Has it a community significance?

4. Is it an aid to other agencies or individuals legitmately concerned with the family?

There is but one legitimate purpose in the keeping by a society engaged in case work of the permanent record. And that purpose is identical with the *raison d'être* of the society; to aid in lifting from dependence to independence such individuals or families as come under the care of the society.

The record expedites this effort by protecting the family from a repetition of inquiries, by eliminating duplication of effort on the part of the various organizations concerned, by insuring accuracy in all discussions of the family's situation, and by furnishing a check by which it may be determined that no possible effort in behalf of the family has been overlooked.

Certain valuable results follow from this systematic recording of facts concerning families in distress and the society's experience with them. The first and most important of these is the revelation of the economic maladjustments, the social evils and the community failures that resulted in the individual disaster. Valuable as this is, however, it remains a result and not the purpose of the case record.

There are certain evils in present-day case-recording that could be abolished in twenty-four hours, if thought were given the matter by each worker. The worst of these result from using the case record as a diary of the social worker and also from recording the process instead of the accomplished fact. It is a matter of common knowledge that the case records throughout the country are full of entries such as this: "Visited; no one at home"; "Knocked repeatedly; a dog ran out; Mrs. B—— called him in and asked what I wanted." This tendency to record what the visitor or officer does instead of facts about the family unfortunately has received an impetus through the introduction of the stenographer, with no accompanying check on freedom to record.

Thus, a visitor engaged in securing a diagnosis of a patient's illness, his admission to a hospital, and his convalescent care should omit any "write-ups" until able to record accomplished fact in a conclusive and definite manner. Posterity will not care how many hospitals she had to consult or how much effort she put forth; all that the next generation of workers who handle that case record will consider is what the diagnosis was and what the outcome was.

The remaining evils in record-writing are all incidental to this lack of clear thinking as to the purpose of the record. Wordy description, the recording of insignificant matter, the enumeration

of the agent's activities or difficulties, the pleased recital of advice given, the recording of the applicant's "old wives tales" concerning his illnesses, and finally the description of the worker's plans for the future, plans too often never consummated—such entries remain as a mere drag in the record for all times.

The following rules on record-writing have been of assistance to workers in improving their technique:

II. THE WRITING-UP OF THE CASE RECORD

The history of the family should be given in detail, but in concise form. It is the significant part of the record, because all intelligent work with the family is dependent upon a comprehensive and orderly presentation of the facts regarding the family as gathered by the visitor. In the process of selecting and recording material, the visitor shows her sense of proportion and her ability to discern what Miss Richmond calls "the beginning of things." She reveals not only her literary ability, but her sensitiveness to all human suffering.

The statement of the work done for the family should be as brief as possible—the mere statement is sufficient. Record only the finished product, not the process. Do not mix the history and the treatment in the entries; finish with one before beginning the other. Make the future reading of the record, whether one year or ten years hence, both expeditious and profitable.

There is a tendency for the write-up to become "gossipy." The record is the history of the family, not of the advice given by the visitor, nor of opinions, however sane, nor of remarks of the applicant, such as are usual under the circumstances. Of course, if applicants are disgruntled, they will ask what the society is for, or refer to others who get aid who ought not to, or say they would not have asked it if it had not been necessary. It is all in the day's work; pass it by and resist the temptation to put it in the record.

In recording illnesses the visitor should be urged especially to avoid gossipy entries. Not only is it imperative to secure a physican's examination and statement in every case of mental or physical illness, but it is equally imperative for the vistor to refrain from entering in the record any description of illness and symptoms based merely on the visitor's observation or the statements of the applicants. There should be in all record-making a right-about-face movement on this point. Today the records are full of lengthy, untrustworthy, even ridiculous accounts of the applicants' opinions and diagnoses of their various physical conditions. Such recording of unreliable and trivial matter not only is a waste of everyone's time, but it weakens the intelligent reader's confidence in the entire record, as the distrust with which the pseudo-medical statements are viewed is unconsciously extended to other entries.

Be careful to word reports concerning any other agency in such a way that there will be no chance for misunderstanding. Remember that the representative of the agency may at any moment read the record, and if there is a suggestion of criticism, the chance for co-operation is lost. State the facts and let them speak. Occasionally serious difficulties arise because an acrimonious discussion between representatives of two organizations is given significance out of all proportion, through being entered in the record.

In recording interviews with a co-operating agency, always designate both the individual and the agency. The individual's name is needed to expedite matters for the moment, but the agency is the permanent factor.

Do not repeat information already given on the face card or in previous entries. Make a careful study of the old record to learn exactly what is given and then avoid repetition.

Recapitulation

Do not express any opinion in the record.

Do not use the record for reciting advice given to applicants.

Do not use such rhetorical methods of expression as the following: "On being asked why she concealed these facts, Mrs. White replied, etc."

Do not use words implying attempted deceit on the applicant's part, such as "confessed," "admitted," "acknowledged."

Do not make useless entries, as "Visited—found no one at home."

Do not attempt any write-up if you have nothing to say, even though you have just interviewed the family.

Do not designate time by the day of the week; always give the date.

Do not forget that the record is for all time; therefore make only significant and dignified entries; flippant, querulous and unsubstantiated entries are all unworthy of a mature worker.

III. OFFICE ROUTINE

The following suggestions were designed for workers in a district office in a large city but are applicable to any organization.

Clearing of cases,* dictation, writing-up of records, and writing of letters and of reports are all matters of office routine, which, if mastered promptly by a new visitor, release her from harassing criticisms of technique and give her a freedom to accomplish really significant services for the families under her care.

*Clearing cases refers to consulting the social service registration bureau, or confidential exchange, to ascertain if the case is known to any other social agency in the community.

Very good visitors are sometimes slow to master tnese details simply because they feel them insignificant and do not give the necessary half-hour of thought that would conquer them forever. It is selfish to be careless about these details, as carelessness wastes the visitor's own time, delays the work for the family, hampers the general office-work, harasses the case director with the necessity of constant reiteration of minor criticisms, makes impossible an adequate accounting of the society's work for the year, adds to the difficulties of all subsequent workers who handle the ill-kept record, and brings merited censure upon the society.

Clearing Cases

New case.—A new case is one that has never before been known to the society.

Old case.—An old case is one that was known to the society in the past and appears now for the first time during the present fiscal year.

Continued case.—A continued case is one that has been worked with by the society during some previous month or months of the present fiscal year.

The responsibility of determining the status of a case, whether new, old or continued, is on the visitor. Before taking any action, the visitor should search the files in the office to ascertain whether a record of the case exists; she should then consult the registration department to learn whether the family is known to any agency in the city; and if in both instances she receives a negative reply, she is justified in considering the family a "new case." Experienced visitors grow very adept in discovering old records on cases that at first appeared to be new.

It is no uncommon thing to hear a sophisticated visitor say, "I feel there must be a record of that case somewhere," and to see her proceed to search the files, to try various spellings of the name, to consult the street file, looking up all previous residences, to search the files for records of relatives in the case, and usually triumphantly produce an old record that was not discovered at first because of variation in the spelling of the name or because of change of name, either fraudulently or through marriage of the woman, or possibly because of some slip in the filing. This simply means that no mechanism can deal adequately with human affairs and that success will always depend on the interest and the thoroughness of the visitors using the mechanism.

The Record of an Old Case

In beginning the work on an old case, if the family has never been known to the visitor before, it is necessary for her to read

the record carefully, which sometimes takes two or three hours. It is not enough to read the record; it is necessary while reading to make careful notes of inaccuracies and omissions and to enter on the record card any items that had previously been overlooked, thus bringing the record up to a present-day standard of efficiency and orderliness. While reading and noting these minor discrepancies, the visitor should at the same time be trying to discover what is, as Miss Richmond expresses it, "the central problem of the case"; also what possibilities of investigation as yet remain untapped; and what immediate line of action is indicated by the past experiences with the family.

Frequently, after studying the case record in this way, the visitor decides to follow some clue suggested in the record—here visiting a relative, there consulting an employer, or seeing a physician or pastor before visiting the family.

It is helpful to a visitor while so reading a record to make notes of what should be done on the case exactly as though giving instructions to another. Assuming the attitude of a teacher often stimulates thought and results in discovering unexpected resources. Furthermore, the instructions are then ready to be placed in the hands of a volunteer who perhaps appears unexpectedly.

It is a universal experience that prompt consultation with the agencies listed as knowing the family, is often most enlightening and sometimes obviates the necessity of even leaving the office to make a visit, as the other agency is doing everything needed. With the rising standard of case work among all agencies, this is increasingly true, for the systematic registering of all cases by all agencies with the registration bureau makes it possible for a visitor to know exactly what agencies are working with a case.

After the visitor has prepared herself by this thoughtful consideration of the past record and by a consultation here and there, she will prove an efficient advisor to the family and may be able in that first visit to work out an acceptable plan; in any case, she will visit with a clear idea of her purpose, and will return with some contribution toward the solution of the problem.

One admonition which is given over and over again to visitors calling on old cases is to "bridge the gap"; that is, to ascertain what has been the situation and the means of livelihood in the period since the family was last known to the society, and also to learn what circumstance makes application more necessary today than at any time during the interval from the former to the present application.

Dictation

The following notes on dictation and the writing-up of case records were given to visitors in certain offices of the United Charities of Chicago, in the hope of securing greater efficiency, by saving the time of the visitor, of the stenographer, of the case-reader, and of all workers or students who might in the future have occasion to read the record:

Visitors frequently discover that after entering on the face card the information secured in an interview, they have nothing further to record. This means undeveloped powers of observation. Accept the fact; do better next time; but do not try the remedy of stringing out dictation that is a mere repetition of facts already entered on the record sheets.

Before dictating take time to review mentally all the information you have secured on the case. Enter on the face card all items that properly belong there. Systematize the remaining material according to individuals and to subjects. For example, all information concerning the father of the family—his health, early history, varying characteristics, and the nature of his employment—should be brought together to form one paragraph instead of appearing irrationally throughout the dictation. Make it your aim to dictate with conciseness and continuity.

Before dictating on an old or a continued case, always read the record in order to avoid laboriously repeating information already recorded. If your information is at variance with that already on the record, indicate that you are cognizant of the fact that it is contradictory, but still feel that your information is sufficiently accurate and illuminating to record. Failure to do this leaves the two entries equalizing each other and results in confusion. In referring to the earlier entry, give the date, so that it may be easily found for comparison.

In dictating, give marginal notes for important entries, such as Relatives, Employer, Early History, Diagnosis, or Law-Suit Pending, in order to make it possible to read the record hastily in case of emergency. Invariably note in this way any agreement made with the applicant or with any society or person.

Letter-Writing

With the rising standard of case work there is a great increase in the amount of correspondence necessary for each investigation. Letter-writing is to some extent an indication of a visitor's recognition of this higher standard of case work; while the unintelligent visitor with little imagination sees only an occasional opportunity for investigation by mail, the keen, sympathetic, resourceful visitor is getting off a dozen letters of inquiry to as many sources of information. Not only the United States, but Canada, the British Isles and the German Empire, Southeastern Europe, and even Greece and Turkey, are consulted from time to time. Letters are sent to relatives and friends; to chaplains in far-away prisons; to foremen of construction gangs on out-of-the-way work; to judges in distant states; to the army and the navy; to the mayor of an Italian town; or to the Father of an Irish village.

There is more of drama in this letter-writing and in the replies received than in any other aspect of investigation. One winter a company of the Canadian Northwest Mounted Police "patroled" thirty miles to secure the information requested from a district office. There seems to be no limit to the trouble people are willing to take when appealed to in the interests of some unfortunate individual or family.

If a charity organization society or a society analogous to your own exists in the town in which a reference is to be consulted, the rule is to do all business through the society's office, as in this way the benefits of a personal interview may be secured and more satisfactory results attained. Although letter-writing is good, an interview is better; and correspondence must never be substituted for personal interview whenever the latter is possible.

Letters should be dispatched as soon as their need in the investigation is discovered, in order that while the visitor is carrying on other work with the family the correspondence may be in operation. Too often there is delay in sending letters, and frequently they are not written until the need of the information sought is imperative; and every day of waiting for reply means not only delay for the family, but frequently waste for the society in the supplying of emergency relief, which promptness in sending a letter would have made unnecessary.

Letters of inquiry concerning applicants, cases, wards, patients, probationers, or whatever designation may be given your clients, should be written only to organizations or individuals in whom you have confidence.

The letters should state frankly and quite fully the client's present situation, thus giving the agency consulted a general idea of the difficulty. The points on which information is desired should be stated definitely; and all facts in hand which could aid in securing that information or which are relevant thereto should be freely stated.

Dates, names, addresses, and relationships should be given accurately and in detail. Care should be taken to save the agency consulted from needless work.

The reason for making the request for an interview should be made clear.

No generalities should be resorted to in this form of letter-writing such as, "We are interested in Mrs. B." Such phrases are sheer waste of time; say rather, "Mrs. B. is applying for divorce," or "Mrs. B. has applied for assistance," or "Mrs. B. has just been put in jail for drunkenness," or whatever the facts are.

This, however, does not mean that the visitor should resort

to letter-writing as a substitute for investigation in the home town. All clews at home should be utilized before letters of inquiry are dispatched.

IV. FIRST SOURCE

Importance of consultation with source.—"Source" is used here to designate the person or the agency referring the individual to the society. In some instances the source knows little or nothing about the applicant; in others he knows a great deal. In any case he has some information that is worth seeking. It is wise to secure as full information as possible from the source when he is reporting the case, or at least, before a visit is made to the family. Later, after a visit has been made, but before a plan has been formed, it is difficult to go back to the source, as at that time he quite naturally expects a decision and if, as occasionally happens, he knows more about the family than the visitor, he is able to dominate the situation completely. In accepting a report from any source it would be advisable to ascertain:

1. His connection with the family. If it is through an intermediary, learn who the intermediary is.
2. What knowledge the source has had of the family in the past and what advice he has to offer in the present situation.
3. The specific thing that in his opinion is most urgent.
4. His knowledge of any present resources.

It is the height of folly to allow people to refer cases and at the same time to withhold such information as they have. This is sometimes done on the assumption that a person visiting with no previous knowledge may discover hitherto undiscovered facts. It implies a very primitive idea of investigation, and disregards the fact that it is a knowledge of the true character of the applicant which is sought and which can be discovered only by the combined and kindly efforts of everyone interested. To permit anyone to refer a case and to withhold what information he has or to try to limit the society in its procedure, is disastrous. A charity organization society worker of professional integrity should no more undertake to make an investigation on such a basis than a physician would undertake to make a diagnosis without free opportunity for physical and laboratory examination of the patient.

Differentiation of sources.—Sources naturally fall into several groups:

1. Agencies—relief, medical, legal, social service, or religious. This group is very important and frequently has considerable knowledge of the family extending over a long period. Young

workers need constantly to be reminded that in these sources of reference is also to be found a source of information, which if consulted in an open-minded spirit will prove most valuable in aiding the investigation. The less experienced workers are, the more difficult it is for them to realize that their own society is no stronger than the public (including these other agencies) makes it and that the representatives of these other agencies may have been in the field years to their months and may have a great contribution to make on the case in hand as well as on neighborhood conditions in general. As representatives of these agencies generally continue to keep in touch with the family, it is essential that they should have a prompt understanding of plans so as to avoid working at cross-purposes.

2. Fellow-countrymen, such as lawyers, physicians, consuls, or semi-politicians. This is a much neglected source of information, from which by intelligent questioning most illuminating information may be secured. This source may be regarded as nearest the applicant and therefore richest in history and in suggestions. Social settlements are included in this group.

3. Individuals who come in touch with the dependent individual directly or through an intermediary, frequently a house servant. This group of sources is the most difficult to deal with, for the application usually is either a begging or a stimulated one. These individuals contribute very little information, for being far removed from the environment of the applicant, they have no real knowledge of him and their only interest is in securing relief. This group of sources, however, although the least valuable in aiding with the investigation and plan, may be of great assistance in carrying out a line of treatment and in raising funds for the family. Also, this last group is the contributing group, and a correct presentation of the work of the society accrues to its benefit, through better understanding by the public and through moral and financial support.

Not infrequently a source has some ulterior purpose in reporting a family, as in the case of individuals who report poor relations in order to get rid of them; landlords who report tenants in order to get rent from the society; firms who report sick or invalid employees; physicians who report patients and then try to collect bills immediately. There is on record the instance of a wife who reported her husband as a "nice old gentleman, but helpless and in need."

Reports to source.—In the report that should always be made to the source lies an opportunity to make friends for charity organization principles. The report should contain so far as possible a definite statement of facts discovered, plans under consideration, and action taken. A report sent promptly is doubled, perhaps

tripled, in value. The individual who reports a needy family to the society is interested at the moment, and the interest persists for one or two days. If a report from the society is received while the incident is still fresh in his mind, it is welcomed as a personal affair, and a feeling of confidence in the society is aroused. If it is impossible to submit in a few days a report of such comprehensive work, it might be well to send a preliminary report indicating that work is in progress and that further information will follow. A great deal is gained by holding the interest of the one who reported the case and letting him hear from the organization, as occasionally he secures additional information of which he does not realize the value, but which he is perfectly willing to communicate if the worker keeps in touch with him.

Types of report.—Two distinct types of report are constantly sent out. One endorses a family heartily, recapitulates work done, and outlines plans; this report is simple to frame. The other relates to a family in which correctional work is necessary; it is, in fact, an adverse report. These adverse reports should invariably be given verbally, as only by a personal interview can the real attitude of the individual be discovered and a satisfactory understanding arrived at. It is conceivable that in such an interview both the person receiving the report and the agent for the society may modify their opinions.

Generalities to be avoided.—The use of certain phrases must be combated constantly in new workers. Such sentences as the following are the refuge of inefficiency: "We are working on the case"; "We will investigate thoroughly and report"; "We will take whatever action is necessary." In the closing of a report such a phrase as "Thanking you for referring this case to us," should be avoided, as it is not specific and does not have a genuine ring. If the society is honestly grateful that a certain case has been referred to it, its gratitude is based on some reason, and this reason should be stated, such as: the report of a householder concerning a child begging has given the needed evidence for prosecuting the parents; the calling of the attention of the society to a family has resulted in placing the children in school, or in bringing some member of a family under treatment, or in controlling a dangerous situation, or in placing an insane person under supervision, or in relieving some mother of too heavy a burden. Such reasons should be stated, and the individual reporting the case left to draw his own conclusions as to the part his referring the family to the society played in the whole plan. The intelligent public, on whom all private societies must depend for financial and moral support, resents platitudes and plausible phrases and prefers the statement of one fact to a page of wordy exposition.

CHAPTER IV

ESTIMATING A FAMILY BUDGET

By Florence Nesbitt

Former Field Supervisor, Aid to Mothers Department, Juvenile Court of Cook County.

An estimated family budget is a calculation of the expenditure necessary to secure for a family a certain definite standard of living. To be valid it must cover adequately all the items of expenditure necessary for the maintenance of the standard in question. Such an estimate is used in relief-giving societies as a basis for determining the amount of relief required.

It is of the utmost importance that the buying power of the figures used in making such an estimate should have a definite, concrete meaning to the agencies using them. The welfare of the members of the family may be most intelligently conserved only by interpreting the family income in terms of what it will buy. Thus, if $10 is allowed for the food of a given family for a week, the kind and amount of food it will buy should be ascertained and compared with the requirement that can reasonably be expected to keep that particular family in a condition of health. If $25 is allowed for the year's clothing for the school boy, it must be determined what number and grade of articles of clothing this money will buy and whether or not it is a quantity sufficient to keep him in whole, clean clothing for the year.

MINIMUM NORMAL STANDARD

With all the variations of family life there is a certain indispensable minimum of physical requirements below which it it unsafe for any family to fall. This we may call the minimum normal standard of living and may define as the lowest standard that will permit of the full growth, training, and development of children and provide for the health and efficiency of adults. The aim of most relief-giving agencies is to provide for its dependents this standard at as low a cost as the condition of the family permits. Emphasis is placed on minimum cost not alone as a matter of economy in administering the funds of the society, but chiefly that at the earliest possible time, the family may be restored to independence by becoming self-sustaining members of society as soon as its own earning capacity reaches this minimum amount. For purposes of determining the cost of maintaining this minimum normal standard, general descriptive terms are worthless. The standard must be defined in terms of the com-

modities required for its maintenance, and these in turn must be translated into figures of cost. In the following discussion of the items of the budget, the figures given are based on prices current in Chicago, October 1, 1916. Adaptation to other family conditions and other localities may be made by making the necessary changes in the lists of commodities given and substituting the prices paid in the community in question.

FOOD

Adequacy of food may be measured by the way in which its content meets the fuel, protein, and mineral requirements of the person by whom it is used. The amount of these requirements depends chiefly on age, size and degree of muscular activity. While dietetic standards cannot be said to be rigidly fixed, those suggested for a man on page 62 of the Appendix are generally accepted by students of the subject. To meet these requirements at minimum expense, it is necessary to choose the cheapest food material available for its special purpose. For the fuel requirements must be chosen cereal products, chiefly flours and breakfast cereals; the cheaper forms of fat, such as meat fats and native vegetable oils, and legumes. For protein must be supplied the cheaper cuts of meat, legumes, cheese, milk as required, and eggs when low in price. For minerals, the fruits and the vegetables that are cheapest at the time, and milk, are used.

A large number of expense accounts of dependent families whose budgets were more or less controlled by the supervision of the visitor from the organization giving the relief, were used in compiling the list of food materials on page 64 of the Appendix. The list is typical of the best examples of these controlled budgets. These mothers had all been given by the visitor in the course of her connection with the family at least the following elementary instruction in choice of foods and methods of buying. The families' restricted food habits had been combated by enlarging their acquaintance with food materials through suggestions of new cereals, legumes, vegetables, and fruits.

Changes in manner of living are proverbially difficult to accomplish. Food habits in particular are persistent. The visitor who accomplishes, in the course of a year, only a half-dozen changes for the better in the diet of a family, may well be regarded as successful in this respect.

Summary of Food Instructions Given by Visitors

1. Variety of diet is of importance in making the food meet all the various needs of the body.
2. Use of meat more than once per day in moderate amount is unnecessary; and milk, cheese, fish, legume and egg dishes

may be substituted often for this once. Cheap cuts of meat are equal in nutritive value to expensive ones, pound for pound, after the waste is removed.

Milk for children is necessary throughout the period of growth. Not less than one pint per day for each child should, under any circumstances, be allowed, while 1½ pints to 1 quart is highly desirable, particularly for the younger children. It not only provides the lime for the growth of teeth and bones, but influences greatly the general development.

3. The daily use of fruit and vegetables is necessary to supply the mineral elements needed by the body. Dried fruits may be substituted when fresh ones are impossible, and root vegetables when green ones are too expensive.

The whole-grain flours are superior to the white in nutritive value because of their mineral content, and their use is particularly desirable in a diet that is restricted in variety.

4. By buying in small amounts from day to day, higher prices are paid and shorter weight and measure secured. Staples should therefore be bought in quantities to last at least from one pay day to the next.

Some foods usually sold in packages can be bought much cheaper in bulk and be found clean and of good quality.

Native-grown equivalents for imported foods at much lower price may be secured; e. g., peanut and cotton seed oil may be substituted for olive oil, and American macaroni and cheese for Roman cheese and imported macaroni.

Delicatessen, bakery, canned, and other ready-to-eat foods cost from two to six times as much as their home-made equivalents.

Unit of Measurement for Food Cost

The sample menu for a man for a day, which appears on page 61 of the Appendix, is analyzed in detail in order to obtain a unit of measurement that can be used in calculating cost of food for the adult members of the family. The 3,600 calories allowed him will cover the requirement of a man of average size at ordinary laboring work.

While this cost of $2.10 per week can be used as a measuring unit for the members of the family who can be given the same kind of food eaten by the man, it cannot be so used in calculating the cost of food for small children.

The infant may require only 1,200 calories, or ⅓ the amount of food of the working man. But it cannot be fed at ⅓ the cost, without endangering its health, development, and probably its life, by giving it food the digestion of which requires the powers of a healthy adult at muscular work, and for which the infant's

stomach is no more prepared than its hands are prepared for a man's work.

A separate menu is therefore chosen for a child and appears with a calculation of the cost on pages 61 and 63 of the Appendix. This is used in estimating the cost of food for the younger children of the family. As the child grows older he may share more and more in the general food supply of the family, and the proportionate cost of this food approaches more nearly the adult standard.

HOUSING

All houses in which children are growing up should be above ground, clean, well-lighted and ventilated, in good repair, and free from vermin; and should contain clean and sanitary water and toilet facilities, and enough space to afford privacy and comfort in sleeping arrangements, besides allowing for the usual household activities. The moral welfare of the family requires in addition that neighborhood influences should be good and play space for the children available. If the rooms in which the family is living at the time the budget must be estimated meet these requirements, rent may be estimated as paid. If the rooms are insanitary or the surroundings bad, an estimate should be made that will cover the cost of suitable rooms in a desirable locality.

FUEL

Fuel is needed for heating the house at a comfortable temperature in cold weather, while permitting ventilation necessary for keeping the air in the house pure; for necessary lighting; for the preparation of the food; for laundry work, etc. It is important that this allowance should be made sufficient, so there will be no temptation to engage in the dangerous and demoralizing practice, common among the poorest families in large cities, of gathering coal from railroad tracks. In smaller cities and rural neighborhoods free sources of fuel often exist, to which these objections do not apply. Differences in climate make an important difference in amount of fuel needed, and the cost varies with the locality. Minor differences caused by size of rooms and kind of stove will occur in the same neighborhood.

CLOTHING

Dependent families receive gifts of clothing or buy second-hand clothing to such an extent that figures based on their actual expenditures for this item are unreliable guides in an attempt to ascertain actual minimum cost of keeping a family well clothed. The sort and the amount of clothing that the figures suggested

in the schedule given below will buy are indicated by the lists on pages 65-67 of the Appendix. Gifts from relatives, friends, and employers can usually be depended upon to furnish about ⅓ of these amounts in the case of dependent families.

COST OF CLOTHING PER YEAR

Man at laboring work	$36.00
Woman at home work	36.00
Child under 3 years	12.00
Child 3 to 6 years	18.00
Child 6 to 10 years	22.50
Child 10 to 14 years	27.00

CLOTHING FOR WORKING CHILDREN

While gifts of clothing may be expected and counted upon as part of the resources of the family, the need of the adolescent child for the self-expression of choosing clothing which pleases his taste and fits him for his work makes it highly desirable that he should be allowed enough of his own wages to buy all his own clothing. In the administration of pensions to mothers in several states three-fourths only of the wages of the working child are counted as part of the family income, the other one-fourth being allowed for his clothing and personal expenses. This plan has the advantage of increasing automatically the allowance when the wages increases and the need of a higher standard of dress presumably follows. In the schedule given below, a slightly different plan is suggested which has the same advantage.

The minimum cost of clothing for working girls has been recently the subject of considerable interest. Minimum-wage boards have set the amount from $1 to $2 per week. The most extensive study that has been published on the subject is *Living Wage of Women Workers* (1911), by Miss Marion Bosworth. It gives on page 74 the following expenditures according to wages:

Wages $ 3 to $ 5 per week	$ 50.41 per year
Wages 6 to 8 per week	66.44 per year
Wages 9 to 11 per week	88.99 per year
Wages 12 to 14 per week	105.87 per year
Wages 15 and over	108.40 per year

Another investigation made in 1914 for the Industrial Commission of Wisconsin, by Miss Emma Lundberg, found an expenditure of $110 per year necessary for girls earning $6 to $12 per week.

The following expenditures were recorded for the year beginning June, 1914, in a group of dependent families under supervision in which the children were known to be reasonably well clothed:

GIRLS 14 TO 17 YEARS

1 at $37.24 plus gifts estimated at $10
1 at 43.75
1 at 31.85 plus gifts estimated at $12
1 at 46.67
1 at 57.83
Average, including gifts, $47.87 per year

BOYS 14 TO 17 YEARS

1 at $45.52
1 at 47.17
1 at 54.60 with gifts estimated at $8.
Average, including gifts, $51.76 per year.

The choice and price of garments in these lists were similar to those given on pages 65-67 of the Appendix.

HOUSEHOLD SUPPLIES

Data on the necessary cost of these articles are hard to obtain. Actual family accounts to be of value in the computation must cover long periods of time or include a large number of families, as many of the expenditures occur only once in several years. *Wages and Family Budgets in the Chicago Stockyards District* (1909-10), by J. C. Kennedy, gives the average expenditure for furniture and furnishings as $21.18 per year; for soap, probably including other cleaning materials, $13.15, a total average for these items of $34.33 or $2.86 per month. These families averaged 5 members. The United States Bureau of Labor report of the study of working men's budgets made in 1907 gives $26.40 per year, or $2.20 per month, as the average for furniture and utensils.

The tables given on page 68 of the Appendix indicate the way in which the allowance suggested in the schedule given below on page 58 will care for these items.

It is assumed in making this allowance that the family has the necessary large articles of furniture and equipment. If not, separate provision must be made for acquisition of the new stove, bed or table needed.

SPENDING MONEY

The amount of spending money for working children suggested in the schedule follows the custom of a majority of the families under the writer's observation. It is spent usually for recreation, candy, presents, or extra clothing, but sometimes for educational purposes.

CARFARE

The amount of carfare necessary for work is easily ascertained. That used for other purposes must come out of the allowance for other items of the budget, according to the occasion for its use.

INSURANCE

Allowance for insurance is a matter in which the custom of organizations varies. If failure to keep up the payments on an insurance long carried means in case of a death in the family a public burial, which is felt by the surviving members to be a degrading experience, or if it seems good business policy to continue payments for an incapacitated adult, the matter of allowing the dependent family to continue their insurance should be carefully considered.

CARE OF HEALTH

It is possible in most communities to secure free the best medical care, service of a visiting nurse and, if necessary, hospital and sanitarium treatment. Emergency illness, however, may occur when it is necessary to call in and to pay the nearest physician. Carfare to dispensaries is sometimes necessary, and the medicines must often be bought. Service at the dental dispensary is usually free, though charge is made for the materials used. The small allowance suggested for this item should cover such expenses as these in a family fairly healthy.

FLEXIBILITY OF SCHEDULE

A schedule too rigidly followed will invariably result in unevenness of relief because of the variations in family conditions. The health of the family, the occupation of its working members, the neighborhood in which it lives, the family habits, and the ability of the housewife in management are among the causes that will make variations in expenditures for families of the same composition.

In using the schedule given below variations can be made to provide for poor health by using the allowance for special diet; for expenses connected with difference of occupation by allowing for carfare, clothing, and spending money as required. Rent can be allowed to meet neighborhood conditions. Differences in ability to get the best returns for money spent can be eliminated, to a certain extent, among families receiving relief by an intelligent system of instruction in food and clothing values, principles of dietetics, and methods of buying. In the more or less closely controlled budgets of any group receiving public or private relief, the percentage of variation from this cause need not be great.

NATIONALITY

Difference of nationality is believed by many experienced workers to cause a difference in cost of living. The Italian is often cited as an example of thrift, which enables him to live adequately on less than his American neighbor. Before this view is accepted, it should be examined carefully with a view to ascer-

taining whether the foreign family living on a smaller amount is not doing without adequate food, fuel, clothing or proper housing for which the other family is spending its larger allowance. If so, there is no reason for expecting the results to be any less disastrous than if the families were of the same nationality. It is important to remember that ***nationality in itself can have no influence on minimum requirements.*** The food requirement of an Italian laborer is the same as that of a Polish, Irish or American laborer, of the same size, age and degree of muscular activity. The same amount of coal will yield the same degree of heat for each, and the ten-year-old son of each will probably require the same number of pairs of shoes per year of a certain quality in order that his feet may be kept warm and dry. It is true, however, that the average stature and weight of the Italian laborer is less than that of most of our other immigrants, which, with the same average of activity, would reduce food requirement. Italian groups have also in some localities organized trade in a way that secures for them some food materials, notably green vegetables, at unusually low prices. On the other hand, the Italian, more than the other large immigrant groups, clings tenaciously to food habits that include the use of imported food materials. Only a careful dietetic study would show how much of the money saved on fresh vegetables and fruits goes into the cost of importation on oils, macaroni and cheese.

USE OF THE ESTIMATED MINIMUM BUDGET IN INVESTIGATION

The estimated family budget is not only necessary in forming a basis for the standard of relief, but is often useful in forming the proper conception of the past life of the family.

The knowledge of the amount of income on which a family has been living in relation to the buying power of the income throws light on the whole family situation, which cannot otherwise be obtained. If the amount has been insufficient to maintain a normal standard of living, consequences are to be expected which must be reckoned with in the plan for rehabilitation, consequences such as depleted clothing and household furnishings, bad teeth, diseases of undernourishment and lowered resistance. If, on the other hand, the family has maintained a standard of living above what the income will buy, it is certain that further inquiry will reveal connections and resources of importance in dealing with the family situation. The impulse to credit this apparent discrepancy to specially good household management on the part of the mother should be resisted, unless complete knowledge of the subject is obtained. A physically incapacitated widow with three children, whose sole apparent income was a

pension of $30 a month, which was $10 less than the estimated minimum budget for the family, kept the rent paid, the children well clothed and in wholesome physical condition, and household furnishings in good repair. Her unquestioned excellent management seemed the only explanation, until the possession of an unsuspected bank account from which she had been continually drawing was revealed through its exhaustion. In a similar case of an Italian widow the unexplained income was found to come from lodgers who were a demoralizing influence in the home.

THE BUDGET FOR SELF-SUPPORTING FAMILY

While the dependent family relies on public facilities for care of health, education and recreation, while it often receives gifts of clothing, and makes no provision for the future, beyond possibly the insurance which covers burial, the independent family must provide all these things, except public education, at its own expense. An estimated minimum budget for the self-supporting family will be correspondingly higher than that for the one receiving relief.[1]

SCHEDULE FOR ESTIMATING MINIMUM BUDGET FOR DEPENDENT FAMILIES[2]

RENT

If rooms meet requirements, incorporate in the budget the rent paid; if not, estimate the rent necessary to secure suitable rooms.

FOOD

Man or boy over 17 at muscular work	$2.10 per week
Woman or girl over 14 at house, office or factory work	1.60 per week
Boy over 16 at office work	1.85 per week
Boy 14 to 16	1.60 per week
Children 10 to 14	1.30 per week
Children under 10 years	1.10 per week
Extra diet for tuberculosis, anaemia, undergrowth, rickets, etc	.50 per week
Incapacitated man or woman without special diet	1.40 per week

In families where the estimate counts up to more than $8 a week, the advantage of buying in larger quantities and the reduction of waste will enable a cut of 50c a week in the allowance of the family. As the amount is increased the reduction can be gradually increased. If less than $4 per week is estimated, 50c per week should be added to offset the disadvantage of buying in small amounts.

[1] For example, the schedule used by the Chicago Chapter of the American Red Cross for estimating the budget of the families of soldiers and sailors, for whom the level of the independent self-supporting family was to be maintained, exceeded the schedule then in use by the United Charities by from 20 to 40 per cent.—Editor's note, November, 1918.

[2] This schedule was in use October, 1916, by the Aid to Mothers Department of the Juvenile Court of Cook County. These amounts have been twice altered since that time to meet rising prices.—Editor's note, November, 1918.

FUEL FOR HEAT, LIGHT, ETC.

Winter (4 months, 1 stove).....$6.75 per month
Winter (4 months, 2 stoves)..... 9.50 per month
Spring and autumn (4 months, 1 stove)..... 4.75 per month
Summer (4 months)..... 2.00 per month

FUEL FOR HEAT, LIGHT, ETC. (Average for the year)

Allowance when one stove is used....$4.00 to $4.50 per month
Allowance when two stoves are used 5.00 to 5.50 per month

CLOTHING (Average for the year)

For man at laboring work.....$3.00 per month
For working girl or boy earning not more than $8 per week.....$3.50 to $4.50 per month
For working girl or boy earning more than $8 per week allow one-fourth earnings to cover clothing, spending money and carfare.
For girl at housework.....$3.00 per month
For woman at home..... 2.00 per month
For children 10 to 14 years..... 1.50 per month
For children 6 to 10 years..... 1.25 per month
For children 3 to 6 years..... 1.00 per month
For children under 3 years..... .65 per month
In the last five items allowance is made for gifts of clothing to the extent of one-third of the total amount. Part of these gifts may be clothing handed down from older children.

SPENDING MONEY

For working girl or boy earning less than $8 per week.....$1 to $1.50 per month

CARFARE

As necessary for work.

HOUSEHOLD EXPENSES AND INCIDENTALS

Family of 2 members .....$2.00 per month
Family of 3 and 4 members..... 2.50 per month
Family of 5 and 6 members..... 3.00 per month
Family of 7 and 8 members..... 3.50 per month
Family of 9 and 10 members..... 4.00 per month

CARE OF HEALTH

Per person .....25c per month

INSURANCE

As paid, after undesirable amounts have been dropped.

If the relief is to be given in cash in equal monthly or semi-monthly instalments as is the custom of many private societies, as well as the usual plan in organizations administering public aid to mothers, the estimated monthly budget for a family con-

sisting of mother, girl of sixteen years employed in factory at $6 per week, and four children aged nine, seven, five and three years, would run somewhat as follows:

Rent	$12.00 per month
Food	33.00 per month
Fuel (two stoves)	5.50 per month
Household expenses and incidentals	3.00 per month
Clothing (family)	6.50 per month
Clothing (working girl)	4.00 per month
Spending money (working girl)	1.00 per month
Carfare	2.50 per month
Care of health	1.50 per month
Total expenses	$69.00 per month
Income from the daughter	24.00 per month

This leaves, if the daughter's wages are the sole income of the family, $45 to be supplied by relief. In calculating expenses, four and a third weeks to the month are used, but only four weeks in calculating wages, since factory workers usually do not receive pay for holidays or while on sick leave.

If the plan of relief is that followed in many organizations of meeting personally all large expenditures, such as rent and fuel, of providing clothing, medicine, and dental care, and of giving only a small cash allowance to cover food and other running expenditures, the weekly amount based on the above schedule would be about $6.50 for a mother with four young children of the ages mentioned above. This will buy food, incidentals of clothing, laundry supplies, and small household articles.

APPENDIX A

Sample Menu for Laboring Man

Breakfast:	Cornmeal with sugar and top milk
	Bacon
	Toast
	Coffee
Dinner:	Pot roast or beef brisket
	Baked potato
	Boiled onion
	Deep apple pie
	Homemade bread
	Coffee
Supper:	Peas baked with salt pork
	Bread with oleomargarine
	Stewed figs
	Coffee

APPENDIX B

Sample Diet for Child Two Years Old

7:00 A. M.	Orange juice	2 tablespoons
	Farina	2 tablespoons dry
	Milk	1 cup
11:30 A. M.	Baked potato	½ small
	Mashed carrot	⅓ cup
	Fried bacon strip	2 slices
	Toast with oleomargarine	1 slice
	Milk	1 cup
2:30 P. M.	Egg yolk	1
	On toast crumbs	1 slice bread
	Milk	1 cup
5:30 P. M.	Oatmeal	3 tablespoons dry
	Mixed with prunes	2
	Milk	1 cup

APPENDIX C.
FOOD VALUES IN SAMPLE MENU FOR A LABORING MAN

Article	Amt. Used	Cost per Unit	Cost	Fuel Value (Calories)	Protein Content (Grams)	Mineral Content		
						Lime (Grams)	Phosphorus (P_2O_5) (Grams)	Iron (Grams)
Flour	7 oz.	$2.24 per ¼ bbl.	.0198	704	22.400	.0490	.3500	.00260
Flour, rye	3 oz.	1.00 per ⅛ bbl.	.0076	297	5.790	n. d.	n. d.	n. d.
Oleomargarine	1 oz.	.23 per lb.	.0143	213	.0	0	0	0
Apples, dried	1.4 oz.	.14 per lb.	.0122	115	.747	.0253	.0575	.00057
Bacon strip	2.8 oz.	.24 per lb.	.0420	414	6.913	.0041	.1656	.00082
Cornmeal	2.5 oz.	.035 per lb.	.0054	252	6.552	.0108	.2016	.00076
Sugar	4 oz.	.08 per lb.	.0200	455	.0	0	0	0
Potatoes	10 oz.	.03 per lb.	.0187	187	4.955	.0356	.3104	.00280
Onions	8 oz.	.05 per lb.	.0250	100	3.300	.1200	.2400	.00110
Figs, cooking	2 oz.	.12 per lb.	.0150	180	2.430	.1602	.1782	.00180
Milk	½ pt.	.09 per qt.	.0225	168	7.980	.4015	.5090	.00057
Beef brisket	¼ lb.	.16 per lb.	.0400	282	13.818	.0011	.3186	.00205
Cooking fats, salt pork, etc	1½ oz.	.12 per lb.	.0112	332	.830	.0006	.0125	.00013
Dried peas	3 oz.	.10 per lb.	.0187	302	20.898	.1208	.7550	.00450
Coffee	1½ oz.	.26 per lb.	.0243	0	.0	0	0	0
Accessories: rising agents, flavorings	.....	.....	.0050					
			.3017	4001	96.613	.9290	3.0984	.01770

Cost 30c per day or $2.10 per week. Deduct 10 per cent for household waste and lack of utilization and we have:

	Fuel Value	Protein Content	Lime	Phosphorus	Iron
Provided	3,600 calories	86.9 grams	.836 grams	2.79 grams	16 milligrams
Standard	3,600 calories	75 (Sherman) to 125 (Atwater) grams	.7 to 1 grams (Sherman)	2.75 grams (Sherman)	15 milligrams (Sherman)

APPENDIX D
FOOD VALUES IN A SAMPLE MENU FOR A TWO-YEAR-OLD CHILD

Article	Amt. Used	Cost per Unit	Cost	Fuel Value (Calories)	Protein Content (Grams)	Mineral Content		
						Lime (Grams)	Phosphorus (P_2O_5) (Grams)	Iron (Grams)
Orange	½	$0.30 per doz.	.0125	30	.465	.0330	.028	.00018
Potatoes	1.33 oz.	.03 per lb.	.0024	25	.662	.0047	.041	.00037
Farina	1 oz.	.08 per lb.	.0050	103	3.140	n. d.	n. d.	n. d.
Carrot	1.6 oz.	.05 per lb.	.0050	16	.387	.0268	.035	.00025
Bacon brisket	⅛ oz.	.24 per lb.	.0050	50	.830	.0005	.020	.00010
Egg yolk	1	.36 per doz.	.0150	50	2.160	.0250	.135	.00115
Milk	1 qt.	.09 per qt.	.0900	675	32.060	1.5930	2.045	.00229
Sugar	1 oz.	.08 per lb.	.0050	113	0	0	0	0
Oleomargarine	½ oz.	.23 per lb.	.0072	106	0	0	0	0
Prunes	⅜ oz.	.10 per lb.	.0041	50	.350	.0100	.040	.00045
Oatmeal	¾ oz.	.05 per lb.	.0023	84	3.416	.0252	.181	.00076
Flour	1¾ oz.	2.24 per ¼ bbl.	.0049	176	5.600	.0122	.875	.00070
			.1584	1478	49.070	1.7304	3.400	.00625

Cost $.1584 per day or $1.10 per week. Available for nutrition after deducting 10 per cent for waste and lack of utilization.

Fuel Value	Protein Content	Lime	Phosphorus	Iron
1330 calories	44.16 grams	1.56 grams	3 grams	5.62 milligrams

APPENDIX E

While the 75 grams of protein considered by Dr. Henry C. Sherman, of Columbia University, as sufficient for the average man for a day is generally accepted as a standard by recent writers on the subject, the food habits of the American laborer give him an amount far in excess of this. It therefore seems impractical for the purpose of this study to reduce the amount of protein to this accepted standard.

As a diet costing $2.10 per week furnishes 3,600 calories per day for the man, $1.60 per week will furnish 2,742 calories, which will be sufficient for a woman of average size with the usual activities of housework and care of children.

For a child of ten to fourteen years the food requirement runs 1,800 to 2,200 calories, which, if of the same kind of food as the man's, would cost $1.05 to $1.22 per week. The child at this age, however, being still in a period of growth, requires milk and other foods relatively more expensive than that of the adult, so that a higher estimate must be made. For the children up to ten years the figures obtained from the infant's sample diet seem safe, since as the child grows older and requires a larger amount of food he becomes more able to share in the general family diet.

The following list shows the division of allowance among different kinds of food material and the average amount consumed daily during the winter months by a family consisting of a mother and four children aged thirteen, eleven, nine, and seven years:

Food List (Winter)

(Cost per Day)

Meat, fish, cheese, eggs	$0.20
Milk at 9c per quart	.23
Cereal products and legumes	.14
Sugar and syrup	.04
Fats	.09
Vegetables	.10
Fruits	.08
Accessories	.02
Average daily expenditure	$0.90

CLOTHING FOR 16-YEAR-OLD WORKING GIRL

(COST PER YEAR)

Outside Clothing:	
1 suit at $12, 1 coat at $8, bought alternate years	$10.00
2 hats—1 summer at $1.50, 1 winter at $2.00	3.50
3 pair shoes—2 at $2.50 per pair, 1 low at $2.00	7.00
Shoe repairs	2.50
1 pair rubbers	.65
1 umbrella at $1, to last two years	.50
3 pair gloves—1 summer at 25c, 2 winter at 50c per pair	1.25
Dresses, waists and accessories:	
1 winter dress	5.00
6 waists—2 at $1 each and 4 at 75c each	5.00
2 summer dresses—1 at $3, 1 at $2	5.00
1 dozen handkerchiefs	1.00
Incidentals	1.00
Underwear:	
3 sumer union suits at 50c each, to last two years	.75
3 winter union suits at 75c each, to last two years	1.12
6 corset covers, homemade	.60
4 underskirts, homemade—2 gingham at 20c each, 1 heavier at 30c, 1 white at 30c	1.00
6 nightgowns, homemade, to last two years—3 muslin at 25c each, 3 cotton flannel at 35c each	.90
2 corsets—1 at $1, 1 at 50c	1.50
10 pair stockings at 12½c per pair	1.25
Total	$49.52

CLOTHING FOR 14-YEAR-OLD WORKING BOY

(COST PER YEAR)

Outside clothing:	
1 winter suit	$ 7.50
1 summer suit	5.00
2 extra pair trousers, short, at 75c per pair	1.50
1 overcoat at $7, to last two years	3.50
3 caps at 50c	1.50
1 sweater at $3, to last two years	1.50
4 pair shoes at $2.50 per pair	10.00
Shoe repairs	2.50
1 pair rubbers	.75
2 pair woolen gloves at 25c per pair	.50
1 umbrella at $1, to last two years	.50
Underwear:	
3 suits winter underwear at 75c per suit, to last two years	1.12
3 suits summer underwear at 50c per suit, to last two years	.75
8 pair long stockings at 25c per pair	2.00
Waists and accessories:	
6 waists at 50c each	3.00
½ dozen handkerchiefs	.50
Incidentals	2.50
Total	$44.62

Clothing for 9-Year-Old Boy

(Cost per Year)

Outside clothing:	
1 overcoat	$ 2.50
1 sweater	1.00
3 caps at 25c	.75
3 pair trousers at 40c per pair	1.20
3 pair trousers at 50c per pair	1.50
3 cotton waists, homemade	.90
3 flannel waists, homemade	1.50
1 pair gloves	.25
3 pair shoes at $2 per pair	6.00
1 pair sandals	1.00
Shoe repairs	2.50
1 pair rubbers	.65
Underwear:	
3 summer suits at 25c per suit	.75
2 winter suits at 50c per suit	1.00
2 underbodies, homemade	.50
Incidentals	.50
Total	$22.50

Clothing for 12-Year-Old Girl

(Cost per Year)

Outside clothing:	
3 pair shoes, 2 at $2.50, 1 low at $2.00	$ 7.00
Shoe repairs	2.50
1 pair rubbers	.65
2 pair gloves, woolen	.50
1 summer hat, trimmed at home	.25
1 winter hat, trimmed at home	.50
1 winter coat at $5, to last two years	2.50
1 sweater at $2, to last two years	1.00
1 woolen skirt, homemade	1.00
1 woolen dress, homemade	1.50
2 wash dresses	1.50
1 wash dress	1.00
2 middy blouses, homemade	1.00
Ribbons, etc.	1.00
Underwear:	
3 summer union suits at 25c per suit	.75
2 winter union suits at 50c per suit	1.00
3 pair bloomers, homemade	.80
2 muslin petticoats, homemade	.50
2 muslin night dresses, homemade	.40
2 winter night dresses, homemade	.60
2 winter petticoats, flannelette, homemade	.60
8 pair hose at 10c per pair	.80
Total	$27.35

CLOTHING FOR 2-YEAR-OLD CHILD

(COST PER YEAR)

Outside clothing:	
2 pair shoes at $1.25 per pair	$ 2.50
Shoe repairs	.75
2 caps	.50
4 wash suits or dresses, homemade	1.50
4 pair rompers	.60
1 winter coat	2.00
1 summer coat	1.00
Underwear:	
6 pair stockings	.60
3 winter union suits	1.05
3 summer union suits	.60
2 summer nightgowns, homemade	.30
2 winter nightgowns, homemade	.50
Total	$11.90

FUEL FOR HEAT AND LIGHT

The fuel allowance suggested in the schedule on page 59 will furnish the following amounts, which are approximately those required in the Chicago climate:

SOFT COAL AND GAS (1 STOVE USED)

Coal is calculated at $6 per ton delivered in ton lots, and gas at 90c per 1,000 cubic feet.

Winter (4 months)		$27.00
4 tons of coal	$24.00	
Gas for lighting (50c per month)	2.00	
Kindling	1.00	
Average per month, $6.75.		
Spring and autumn (4 months)		19.00
2 tons of coal	12.00	
Gas for lighting and part cooking ($1.50 per month)	6.00	
Kindling	1.00	
Average per month, $4.75.		
Summer (4 months)		8.00
Gas for cooking and lighting	8.00	
Average per month, $2.		
Total expenditure for fuel for year		$54.00
Average monthly for the year		4.50

HARD COAL AND GAS (1 STOVE USED)

The same allowance will provide hard coal if stoves are adapted to its use. Chestnut coal at $9.50, mixed with pea coal at $8.50, gives a price of $9 per ton. The $36 spent for soft coal in the estimate given above will buy 3½ tons—2 tons for 4 winter months and 1½ tons for spring and autumn use—leaving $4.50 to be used for wood for light fires in moderate weather.

Use of 2 Stoves

An additional 1¼ tons of hard coal for the use of a second stove will cost $11.25; and with 75c extra for kindling this will make an extra expenditure of $12.00 that will be distributed over the four winter months, raising the allowance per month for this season to $9.75. If the allowance is made by the year, it will be increased $1 per month. Where kerosene is used for lighting, an average of 1 gallon per week will usually be needed. This at 12c per gallon will make lighting by kerosene cost about 50c per month. Where there is no gas, wood is usually used for summer cooking as being more easily controlled than coal.

HOUSEHOLD SUPPLIES AND FURNISHINGS

(Cost per Month Estimated for Family of 5 or 6 Members)

Laundry and cleaning materials		$0.91
6 bars laundry soap	$0.30	
3 lbs. soap chips	.12	
2 bars ivory soap	.16	
2 cans scouring powder	.20	
1 can lye	.08	
3 lbs. washing soda	.05	
Bedding (3 beds)		.66
9 sheets, homemade, of unbleached muslin at 12c yard, to last four years	.14	
12 pillow cases, homemade, of unbleached muslin at 12c yard, to last four years	.07	
3 mattresses at $5 each, to last five years	.25	
3 comforters at $1.50 each, to last five years	.10	
3 pair blankets at $3.50 each, to last ten years	.10	
Towels		.14
6 hand towels, brown linen, at 18c each, to last one year	.09	
6 bath towels at 20c each, to last two years	.05	
Dish towels can be made from flour sacks.		
Utensils		.53
3 brooms at 25c each, to last one year	.06	
2 brushes at 10c each, to last one year	.02	
Cooking utensils to replace those worn out	.20	
Dishes to replace breakage	.20	
Laundry utensils to replace those worn out	.05	
Miscellaneous		.75
Includes matches, paper, stamps, stove polish, and other unclassified household articles, such as oil cloth, shelf paper, etc.	.75	
Total monthly expenditure		$2.99

With two persons added to or subtracted from the family, one bed more or less will be needed; but other expenses will not be greatly changed, so that about 50c per month variation in these expenses for each two members of the family is to be expected. This gives an estimate for household supplies of:

$2.00 per month for family of 2 members.
2.50 per month for family of 3 or 4 members.
3.00 per month for family of 5 or 6 members.
3.50 per month for family of 7 or 8 members.
4.00 per month for family of 9 or 10 members.

INDEX

Page

Abandonment 16
Abbott and Breckinridge, *Truancy and Non-Attendance*.....6, 16, 32
Abbott, Grace, *The Immigrant and the Community*..... 18
Accidents 3, 25, 26, 27
Addams, Jane, *The Spirit of Youth* 6
Addresses 9, 24, 25
Age 16, 17, 22, 32
Aid to Mothers Dept.....11, 22, 58
Aliases 8, 14
Annual report 21
Application for relief..... 1
Ayres, L. P., *Laggards in Our Schools* 32

Bastardy 16
Begging families 8, 11
Benefit society 25, 34
Birth, date of.....15-17
Birthplace of parents.....17-18
Bosworth, Marion, *Living Wage of Women Workers*..... 54
Bowen, Louise de K., *Safeguards for City Youth*..... 6
Breckinridge and Abbott, *The Delinquent Child and the Home*...6, 16
Breckinridge, S. P., ed., *The Child in the City*.....6, 16, 32
Budget. *See* Family budget.
Burial 35

Carfare 55, 59
Case record, writing up of.....41-42
Cases, new, old and continued.... 43
Child labor laws.....15, 16
Children 6
  and the school.....6, 24, 31-32
  date of birth of.....15-17
  insurance of 34
  questioning of 2
  retarded 24, 31
  working 6, 25, 54-55
Church 15, 33
Citizenship 19, 20
"Clearing" cases.....8, 42, 43
Clothing.....6, 50, 53-55, 59, 65-67
Compulsory education law.....15, 16
Crimes against children..... 16
Cross references 8

Date of birth.....15-17
Death 3, 29, 35
Death-benefit 3, 31, 34, 35
Debts 35-37
Desertion 5, 14, 17, 25
Devine, E. T., *The Spirit of Social Work* 39

Page

Diagnosis 4, 7
Dictation 42, 45
Diet. *See* Food.
Drink.....4, 11, 21, 23

Eastman, Crystal, *Work Accidents and the Law*..... 28
Emergency measures..... 3
Employer 25, 37, 54
Employment 25-31
Epilepsy 11, 21
Evenings hours 5
Eviction 10, 36-37
Exploitation 15, 18, 28, 32

Face-card 1
Family: approach to..... 2
  financial status of.....33-37
  individualized 4-7
  social state of.....13-15
Family budget, estimating a....50-68
Father 4-5
Feeble-minded 11, 23-24
Financial status of family.....33-37
First source 47-49
Food.....50, 51-53, 56, 58, 60-64
Fuel 53, 57 66
Funeral arrangements 3, 35
Furnished rooms 11, 37

Generalities 46, 49
Gifts 54, 57
Goddard, H. H., *The Kallikak Family* 24
Gonorrhea 22
Guardianship 16

Hamilton, Dr. Alice..... 27
Harper, Samuel 28
Health: care of 56, 59
  of mother 5
  See also Physical condition.
Henderson, Charles R.....iv., 35
Holmes, A., *The Conservation of the Child* 24
Household supplies.....55, 59, 68
Housing conditions....2, 3, 11-13, 53

Identifying material.....8-9
Illegitimacy 16
Illiteracy 32
Illness 3, 11, 21, 25, 36
Immigration laws 18
Immigrant families 15, 17-18, 33-34, 57
Immigrants' Protective League 5, 18
Industrial accidents.....3, 25, 26, 27
Infant Welfare nurse..... 4

INDEX—*Continued*

Page

Initial visit 1-7
Injuries, compensation for..... 29
Insanity 11, 23
Instalment payments 35
Insurance 25, 33, 35, 56, 59
Intemperance 21
Interview 1, 3-7

Juvenile Court.....3, 5, 11, 16, 22
Juvenile Protective Ass'n...3, 5, 6, 16

Kennedy, J. C., *Wages and Family Budgets* 55

Landlord 10, 36, 48
Lawyers 28, 36, 37
Legal Aid Society.....5, 36, 37
Letter-writing 45-47
Liabilities of the family.....35-37
List of Industrial Poisons..... 27
Loan sharks..... 37
Lodge 34
Lundberg, Emma 54

Manifest sheets 15, 18
Marginal notes 45
Marriage 5, 13-15, 16
Maternity 23
Medical advice 20-21
Mental condition 4, 6, 11, 20-24, 31, 32
Moral condition 2, 4, 11
Mother 5-6
Mother, unmarried. *See* Unmarried mother.
Mothers' pensions.....35, 54, 57, 59

Names 8, 24, 25
Nationality 14, 17-18, 57
Naturalization 19-20
Neighborhood.....1-2, 3, 9, 10, 11
Neighbors 2, 9
Non-support 14
Nurse 3, 4, 31, 56

Occupational disease 26, 27
Office routine 42-47
Old age 22
Old soldiers' pensions..... 35

Pawning 35
Pensions..11, 15, 17, 22, 35, 54, 57, 59
Physical condition.....4, 5, 6, 20, 50
Physicians 3, 4, 20, 21, 23, 34, 37, 48, 56

Race of parents.....17-18
Record-making 39-49
Records.....1, 7, 11, 39-41
Relatives..8-9, 10, 13, 24-25, 37, 4
Religious affiliation.....1
Rent.....9, 36, 53
Reports 21, 48
Retarded children 24,
Richmond, Miss.....41,
Rooming-house family 1, 2, 10-11,
Routine 7, 42-
Russell Sage Foundation.....

Sanitary Code.....12-1
Sanitary conditions.....11-1
School 6, 24, 31-3
Separation 13
Sick-benefit 34
Sickness. *See* Illness.
Social service exchanges.....1, 8, 44
Social settlement 48
Social state of family.....13-15
Soldiers' pensions 35, 58
Source 1, 47-49
Spending-money 55, 59
Standard of living 50, 57
Subnormal mind 22, 23-24
Syphilis 22

Trade 26
Trade unions. *See* Unions.
Tradesmen 35
Tramp families 11
Truancy 31
Tuberculosis 22

Undertaker 35
Unemployment 4
Unions 26, 31
United States Bureau of Labor reports 27, 55
University of Chicago Settlement Studies 32, 55
Unmarried couple.....5, 11, 13, 14
Unmarried mother 6, 11, 13, 14
Venereal diseases..... 22
Verification of data.....14, 15, 37-38
Vice 2, 11
Visit, initial, to family.....1-7
Visitors 25, 43
mental attitude of..... 3
responsibility of 11
Volunteer 44

Wages 26, 54
Widows' pensions. *See* Mothers' pensions.
Working children.....6, 25, 54-55
Workmen's compensation 3, 25, 27-30
Writing-up of case record.....41-42

Date From	Date To	Addresses previous to first Application

Date From	Date To	Addresses previous to first Application

Date From	Date To	Addresses (Continued from other side)	Rms.	Fl.	Front or Rear	Rent per mo.	Landlord	Address

Date	SOURCES OF INFORMATION (Names and Addresses of Individuals and Agencies Referring or Inquiring)	Date	INSTITUTIONAL CARE

PUBLICATIONS

Truancy and Non-Attendance in the Chicago Schools: A Study of the Social Aspects of the Compulsory Education and Child Labor Legislation of Illinois. By Edith Abbott and Sophonisba P. Breckinridge, xiii, 472 pages. $2.00 (University of Chicago Press, 1917).

The Delinquent Child and the Home: A Study of the Delinquent Wards of the Juvenile Court of Chicago. By Sophonisba P. Breckinridge and Edith Abbott. 360 pages. $2.00 (Russell Sage Foundation Publication.)

The Child in the City: A Series of Papers presented during the Conferences held at the Chicago Child Welfare Exhibit. Edited by Sophonisba P. Breckinridge. 502 pages. $1.00 (Chicago School of Civics and Philanthropy).

The Charity Visitor: A Handbook for Beginners. By Amelia Sears. Third edition with a chapter on "Estimating a Family Budget," by Florence Nesbitt. 70 pages. 60 cents (Chicago School of Civics and Philanthropy).

A Handbook for the Women Voters of Illinois. By Alice Greenacre. Edited by Sophonisba P. Breckinridge. 128 pages, maps. 50 cents (Chicago School of Civics and Philanthropy).

The Housing Problem in Chicago: Edited by Sophonisba P. Breckinridge and Edith Abbott. A series of ten pamphlets dealing with results of a recent investigation. Numbers 1 to 3, 6 and 7 are out of print. Set of remaining five numbers, 35 cents, postpaid (Chicago School of Civics and Philanthropy).

RECREATION DEPARTMENT

Plays for Children: Edited by Mrs. Gudrun Thorne-Thomsen. No. 1. The Princess Whom No One Could Silence (5 cents); No. 2. Saddle to Rags (10 cents); No. 3. A Tramp and a Night's Lodging (10 cents); No. 4. Robin Hood (20 cents).

Danish Folk Dances: Description of Folk Dances. Translated by Viggo Bovbjerg. 50 cents.

Music for Danish Folk Dances. 75 cents.

Folk Dances of Bohemia and Moravia. By Anna Spacek and Neva L. Boyd. $1.00 (postage 4 cents extra). Saul Brothers, Chicago, 1917).

Chicago School of Civics and Philanthropy
2559 S. Michigan Avenue, Chicago.

1090